

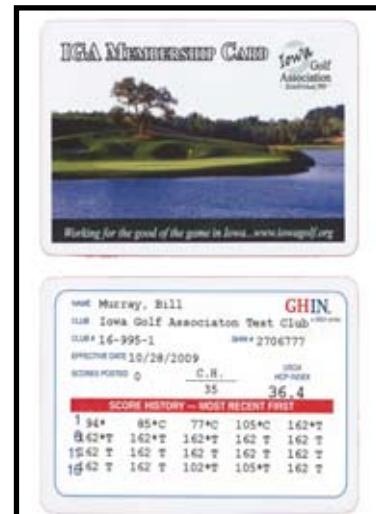
The USGA Handicap System™

A Closer Look at Some Questions You May Have

Individual membership in the Iowa Golf Association is tracked through the golfers enrolled on the IGA Handicap Service (GHIN™) at each member club.

This document is designed to help clarify some fundamental aspects of the USGA Handicap System™. This is a summary of some basic questions you may have. For complete info on the USGA Handicap System™ there are many options including:

1. Reference the 2008-2011 USGA Handicap System Manual at your club, or...
2. Visit iowagolf.org and access the above mentioned manual under the "Your Handicap" tab, or...
3. Contact the IGA staff at 515-331-3603 or by email at jason@iowagolf.org



Your IGA Membership Card and USGA Handicap Index sticker can be picked up where you keep your GHIN number active.

What's The Purpose?

The purpose of the USGA Handicap System™ is to make the game of golf more enjoyable by enabling players of differing abilities to compete on an equitable basis. The System provides a fair Course Handicap™ for each player, regardless of ability, and adjusts a player's Handicap Index™ up or down as the player's game changes. At the same time, the System disregards high scores that bear little relation to the player's potential ability and promotes continuity by making a Handicap Index™ continuous from one playing season or year to the next. A Handicap Index™ is useful for all forms of play, and is issued only to individuals who are members of a licensed golf club.



The IGA is licensed by the USGA as the Authorized Golf Association in Iowa for administration of the USGA Handicap System™.



Two Basic Premises Underlie the USGA Handicap System:

1. Each player will try to make the best score at every hole in every round, regardless of where played.
2. The player will post every "acceptable" round for peer review. The player and the player's Handicap Committee have joint responsibility for adhering to these premises. Acceptable scores will be detailed later in this document.

Definitions

Similar to the Rules of Golf Book, the USGA Handicap System Manual has a Definitions portion. Let's look at a few definitions in the USGA Handicap System™ that will get us started!

Active Season: An active season is the period during which scores made in an area will be accepted for handicap purposes determined by the authorized golf association having jurisdiction in a given area.

Note: The Iowa Golf Association distributes the Handicap Revision schedule each year and posts it at iowagolf.org as well. The 2010 active season in Iowa is March 31 - October 26.

Adjusted Gross Score: is a player's gross score adjusted under the USGA Handicap System™ procedures for *unfinished holes, conceded strokes, holes not played, not played under the Rules of Golf or Equitable Stroke Control*.

Note: All of the above *italicized* situations will be covered in further detail in this document.

Definitions continued...



Let's continue with a closer look at some key definitions!

Equitable Stroke Control: ESC is the downward adjustment of individual hole scores for handicap purposes in order to make handicaps more representative of a player's potential ability. ESC sets a maximum number that a player can post on any hole depending on the player's Course Handicap (*not Handicap Index*). ESC is used when a player's actual or most likely score exceeds the player's maximum number based on the table in Section 4-3 of the USGA Handicap System Manual.

Note: There are two ESC tables, one for an 18-Hole Index and another for a Nine-Hole Handicap Index. A golfer who has a Nine-Hole Handicap Index will have an "N" behind the Handicap Index. (e.g. 4.2N)

Note: The ESC chart is displayed later in this document.

Handicap Index: is the USGA's service mark used to indicate a measurement of a player's potential ability on a course of standard playing difficulty. It is expressed as a number taken to one decimal (e.g. 10.4) and is used for conversion to a Course Handicap.

Note: The Handicap Index formula is based on the best Handicap Differential(s) in a player's scoring record. If a player's scoring record contains 20 scores, the best 10 Handicap Differentials are used to calculate a Handicap Index. A Handicap Index must not be issued to a player who has returned fewer than five acceptable scores. See Section 10-2 of the USGA Handicap System Manual for more info on the Handicap Index formula.

Course Handicap: is the USGA's mark that indicates the number of handicap strokes a player receives from a specific set of tees at the course being played to adjust the player's scoring ability to the level of scratch or zero-handicap golf. For a player with a plus Course Handicap, it is the number of handicap strokes a player gives to adjust the player's scoring ability to the level of scratch or zero-handicap golf. A Course Handicap is determined by applying the player's Handicap Index to a Course Handicap Table or Course Handicap Formula. (See Section 10-4.) A player's Course Handicap is expressed as a whole number. The result of any conditions of the competition, handicap allowance, or competition from a different USGA Course Rating that changes a Course Handicap is considered to be the Course Handicap.

Note: The following page has a section discussing the difference between Handicap Index and Course Handicap and how to calculate your Course Handicap to the set of tees you are playing. If you want to do the math...A Course Handicap is determined by multiplying a Handicap Index by the Slope Rating of the Course being played and then dividing by 113. The resulting figure is rounded off to the nearest whole number (.5 or more is rounded upward). But there are easier ways than doing the math...keep reading!

USGA Course Rating: is the USGA's mark that indicates the evaluation of the playing difficulty of a course for a scratch golfer under normal course and weather conditions. It is expressed as strokes taken to one decimal place, and is based on yardage and other obstacles to the extent that they affect the scoring ability of a scratch golfer. (See Section 13 of the USGA Handicap Manual)

Slope Rating: is the USGA's mark that indicates the measurement of the relative difficulty of a course for players who are not scratch golfers compared to the USGA Course Rating (e.g., compared to the difficulty of a course for scratch golfers). A Slope Rating is computed from the difference between the Bogey Rating and the USGA Course Rating. The lowest Slope Rating is 55 and the highest is 155. A golf course of standard playing difficulty has a Slope Rating of 113.

There are a total of 43 definitions in the USGA Handicap System Manual but the seven (7) covered here have equipped you with a good base of knowledge as we move forward.

Getting Started...

To obtain a Handicap Index, a player must join a golf club and post adjusted gross scores. These scores are subject to peer review (through the GHIN scoring posting stations, online, etc.). Once a golfer has posted at least five (5) scores **and** goes through a Handicap Revision date they will receive a Handicap Index. It is important to note that Handicap Indexes are updated on revision dates set by the authorized golf association. In 2010 the IGA has set 16 revision days. The active season opens on Wednesday, March 31 with a revision and continues with revisions every other Wednesday until the active season ends on Wednesday, October 27. A revision schedule is posted at www.iowagolf.org and there should be one posted at your club!



Handicap Index and Course Handicap...Know the Difference!

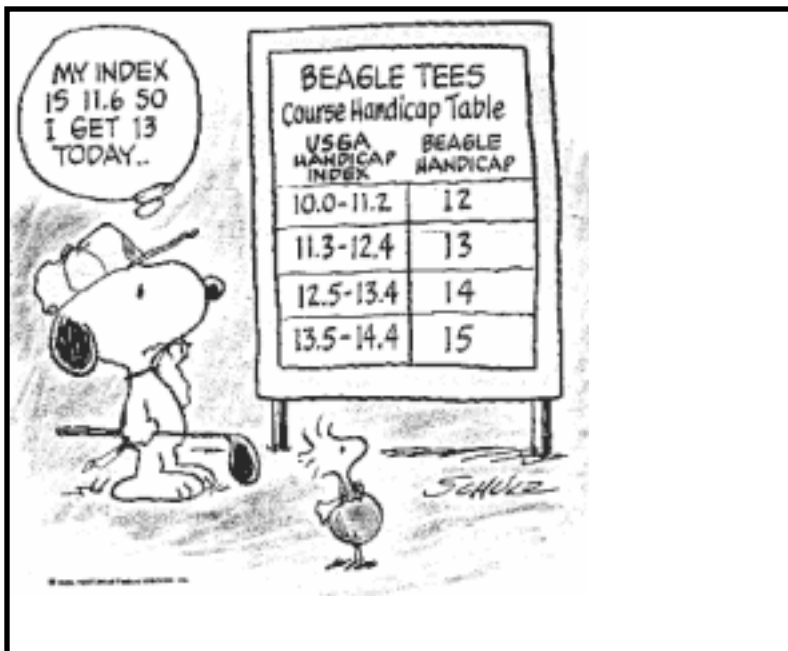
A Handicap Index is the result of a mathematical calculation based on scores returned. It is a number taken to one decimal (e.g. 10.4) and travels from course to course and more specifically, from tee to tee. A Handicap Index is converted to a Course Handicap for the particular set of tees being played. It is **not** rounded to the nearest whole number!

To convert a Handicap Index to a Course Handicap, a player takes the Handicap Index to a Course Handicap Table to find the corresponding Course Handicap. Each set of rated tees will have a different Course Handicap Table for men and women based on its Slope Rating. It is the player's responsibility to determine the correct Course Handicap, and to know at which holes handicap strokes are to be given or received. Each golf club should have Course Handicap Tables posted in a public area. If they do not please contact the IGA, we can get the club another set for display.

You can also use the Course Handicap Calculator located at www.iowagolf.org. All you need to know is the Handicap Index of the golfer and the Slope Rating of the set of tees to be played! And if you are on the first tee and need to calculate a Course Handicap yourself simply multiply the Handicap Index by the Slope Rating of the tees being played and divide by 113. The resulting figure is rounded to the nearest whole number (.5 or more is rounded upward).

Ex: $14.4 \text{ Hdcp Index multiplied by } 132 \text{ Slope Rating} = 1874.4 \text{ divided by } 113 = 16.587 = 17 \text{ CH}$

Never simply round your Handicap Index to determine how many strokes you will receive!



In this illustration Snoopy knows his Handicap Index is 11.6 and he knows he will be playing the Beagle Tees. What he doesn't know is what his Course Handicap will be for this particular set of tees.

Before beginning play he checks with the Course Handicap Table displayed at the club and sees he will receive 13 strokes.

When Snoopy looks at the scorecard he will see the holes are allocated for handicap purposes from 1 to 18. In his case he will receive 1 handicap stroke on the first 13 allocated holes.

Reminder: If you club does not have Course Handicap Tables visible please ask the club about them or contact the IGA. We will be happy to supply a new set of tables!

Adjusting Hole Scores for Handicap Purposes

One of the basic premises of the handicap system is that each player will try to make the best score at every hole, in every round regardless of where played. Under the USGA Handicap System, each player is required to record a hole score for a *hole not finished, not played, or not played under "The Rules of Golf,"* and to reduce any hole score when it is higher than the maximum number allowed under *Equitable Stroke Control*. The following three sections will go over these above mentioned (and italicized) adjustments.

1. Unfinished Holes or Conceded Strokes...

The Key phrase is...  **MOST LIKELY SCORE**

A player who starts, but does not complete a hole or is conceded a stroke (concessions are the norm in match play) must record for handicap purposes the most likely score. The most likely score may not exceed the player's Equitable Stroke Control limit, (defined in Section 4-3, see below). This most likely score should be preceded by an "X."

No limit to the number of unfinished holes in a round, provided that failure to finish is not for the purpose of handicap manipulation.

Example: A and B are partners in a four-ball stroke play competition. On a hole on which neither player receives a handicap stroke, A lies two, 18 feet from the hole. B lies two, 25 feet from the hole. B holes a putt for a 3. A picks up on the hole, because A cannot better B's score. A records X-4 on the scorecard because 4 is A's most likely score. (A two-putt being the "most likely" result from 18 feet.)

2. Holes Not Played or Not Played Under The Rules of Golf

The Key phrase is...  **PAR PLUS**

If a player does not play a hole or plays it other than under "The Rules of Golf" (except for preferred lies), the score recorded for that hole for handicap purposes must be par plus any handicap strokes the player is entitled to receive on that hole. This hole score, when recorded, should be preceded by an "X."

Example: A player with a Course Handicap of 10 receives a handicap stroke on the first 10 allocated handicap-stroke holes. If the player does not play the sixth allocated handicap-stroke hole, which is a par 4, because of construction on the green, the player must record a score of par plus one for handicap purposes, or X-5. (See Section 5-2b.)



Example: Joe starts play of the 16th hole but has to quit before holing out due to darkness. He has a Course Handicap of 7. The 16th, 17th and 18th holes are handicapped 8, 6, and 18, respectively.

Joe started play of the 16th and must record the **most likely score** (not exceeding ESC) on this hole.

Joe didn't start play of 17 or 18 and must record **par plus** any handicap strokes he is entitled to receive. With a Course Handicap of 7, Joe receives a stroke on the 17th hole but not on the 18th hole.

Note: A score must not be posted if the majority of holes are not played under "The Rules of Golf."

3. Applying Equitable Stroke Control...

When on the course you play each hole until you have holed out. However, for score posting purposes there is a maximum number of strokes you can take on each hole based on the golfer's Course Handicap.

18-Hole Handicap Index

Course Handicap*	Max Score on Any Hole
9 or Less	Double Bogey
10 through 19	7
20 through 29	8
30 through 39	9
40 or more	10

9-Hole Handicap Index

Course Handicap*	Max Score on Any Hole
4 or Less	Double Bogey
5 through 9	7
10 through 14	8
15 through 19	9
20 or more	10

* Course Handicaps are not obtained from rounding the Handicap Index.

See previous page to convert your Handicap Index (i.e. 14.9) to your Course Handicap for a particular set of tees.

Applying Equitable Stroke Control...continued

Example: The round of a player with a Course Handicap (18-hole) of 23 includes individual hole scores of 9,10 and 11. ESC reduces each hole score to 8. The adjusted gross score to be entered to the players scoring record for handicap purposes is 6 strokes less than actual taken.

$$(9-8) + (10-8) + (11-8) = 6.$$

Note 1: There is no limit to the number of individual hole scores on which an ESC reduction may be made.

Note 2: A player without an established Handicap Index should use the maximum Handicap Index allowed; 36.4 for men and 40.4 for women. (9 hole limits are 18.2 for men, 20.2 for women)

Note 3: A handicap determined from scores to which ESC has not been applied may not be termed a Handicap Index.

Acceptable Scores For Posting

Fair handicapping depends upon full and accurate information regarding a player's potential scoring ability as reflected by a complete scoring record. Every player must be responsible for returning all acceptable scores. Remember, all scoring adjustments (noted above) must be applied to these acceptable scores.

HOLE		1	2	3	4	5	6	7	8	9	OUT
BLUE	71.9/132	427	220	382	469	520	230	390	290	302	3230
WHITE	69.3/123	389	203	352	437	484	190	345	256	286	2942
GOLD	L-69.7/130 M-66.3/114	389	148	288	437	484	139	274	220	286	2665
PAR		4	3	4	5	5	3	4	4	4	36
MEN'S HANDICAP		3	9	11	17	5	7	1	13	15	
Sam		6	6	7	8	6	4	6	8	6	57
Shawn		3	3	4	3	5	3	4	3	3	31
Kevin		4	3	4	5	5	3	4	4	4	36

The USGA Handicap System states that golfers must post all acceptable scores for handicap purposes. But what exactly is meant by an "acceptable" score? Below are five examples of scores that must be posted!

1. Scores with a Minimum Number of Holes Played

If 13 or more holes are played, the player must post an 18-hole score. If 7 to 12 holes are played, the player must post a nine-hole score.

2. Scores on All Courses with Ratings

Adjusted gross scores from all courses with a USGA Course and Slope Rating made during an active season, both at home and away, must be posted.

3. Scores in All Forms of Competition

Scores in both match play and stroke play must be posted for handicap purposes. This includes scores made in match play, in multi-ball, or in team competitions, even if players have not completed one or more holes or in which players are requested to pick up when out of contention on a hole. (Just apply Par Plus or Most Likely Score)

4. Scores Made Under the Rules of Golf

Scores must be made in accordance with the principles of the Rules of Golf.

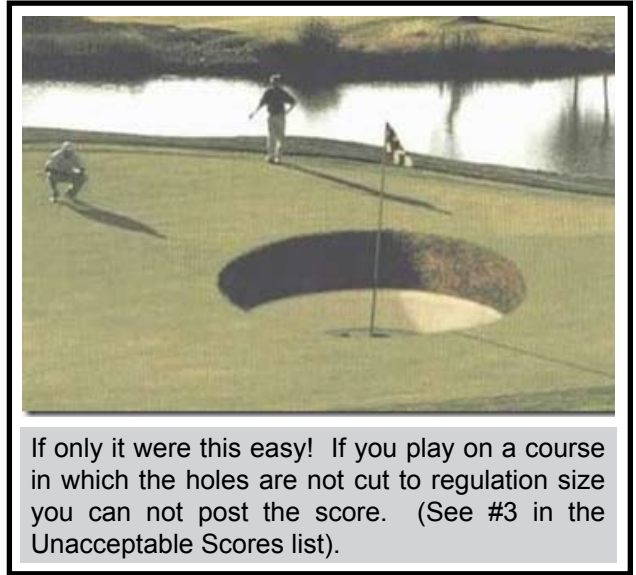
5. Scores Made in Disqualification

A player who is disqualified from a competition, but has an acceptable score, must record an adjusted gross score for handicap purposes. For example, a player who is disqualified for failure to sign a scorecard has an acceptable score for handicap purposes.

Unacceptable Scores Which Cannot be Posted

Scores made under the following conditions are not acceptable for handicap purposes; do not post these...

1. When fewer than 7 holes are played
2. When made on a golf course in an area in which an inactive season established by the authorized golf association is in effect (in Iowa from November - March)
3. When a majority of the holes are not played in accordance with the principles of the Rules of Golf (except for preferred lies)
4. When the length of the course is less than 3,000 yards for 18 holes or less than 1,500 yards for 9 holes
5. When, as a condition of the competition, the maximum number of clubs allowed is less than 14, or types of clubs are limited. Example: a competition that allows only iron clubs
6. When scores are made on a course with no USGA Course Rating or Slope Rating
7. When a player uses non-conforming clubs, non-conforming balls, or tees
8. With respect to Rule 14-3 (Rules of Golf), when an artificial device or piece of unusual equipment is used during the execution of a stroke or when equipment is used in an unusual manner during the execution of a stroke.



Finally, Let's Look at Some Frequently Asked Questions...



I played golf in early spring, can I post the score to my handicap scoring record?

A golfer must post all acceptable scores to their scoring record if they are played on a course that is in the active season (see definition above). Most northern areas have an inactive and an active season while many southern states are active all year. The 2010 active season in Iowa is March 31 through October 27. All golf played during an inactive season cannot be posted for handicap purposes. Consult the state or regional golf association in the area to determine if you are playing golf during the active season.

I am a member at a club in Iowa and played golf in Florida in December. Iowa is in an inactive season but Florida is in an active season in December. Should I post this score?

Yes. If you play golf and have an acceptable score from a course that is in an active season you must post the score to your scoring record.

Does my scoring record start over each active season?

No, the scoring record is a file of up to twenty of the most recent scores posted, plus any eligible tournament scores, along with appropriate USGA Course Rating, Slope Rating, course and date of each score.

I am moving from one club to another. How do avoid losing my scoring record?

Your GHIN number and scoring record travel with you. Ask the old club to "inactivate" your GHIN number and inform your new club that you have a GHIN number and you want to be added to the club's handicap roster with your GHIN number. After the club transmits records, your scoring record will be transferred to your new club and you will resume without losing any records.

Frequently Asked Questions Continued...

I changed clubs and was assigned a new GHIN number, now what?

Simply call the IGA at 888-388-4442 and let us know. We will merge your previous GHIN number and scoring record into your new number. It is a quick and easy process but it is important!

There is a mistake in one of my scores that has been posted. How do I make the correction?

Individuals do not have the ability to make a correction on their own. Contact the club where you keep your GHIN number or the IGA and the correction can easily be made.

How long are my scores good for? When is it too late to submit them?

Scores are good as long as they are in the golfer's scoring record of the last twenty scores. Tournament scores are good if they are either made in the last 12 months or are in the record of the last 20 scores.

Always post scores as soon as possible.

How are nine-hole scores treated in my 18-hole Handicap Index?

1. When two nine-holes scores are combined, the USGA Course Rating is the sum of each nine-hole USGA Course Rating and the Slope Rating is the average of the two nines (rounded to the nearest whole number).
2. Two nine-hole scores combined to create an 18-hole score should be designated with the letter C (e.g., 82C). If either of the two nine-hole scores was posted via Internet the score should be designated CI.
3. Nine-hole scores are combined in the order that they are received into the player's scoring record from any club or from any combination of nines, regardless of score type. For example, a front nine middle tee score could combine with a front nine back tee score made from any course.
4. An 18-hole score created by the combination of two nine-hole scores will display the date and course name (if applicable) of the last nine hole score (e.g. April 29 and May 4 = May 4).
5. A nine-hole score will be retained for combination with another nine-hole score until it is older than the twentieth oldest 18-hole score in the scoring record, and nine-hole scores will be combined in the order they are received in the player's record, and "not necessarily by date."

Why is there an "R" after my Handicap Index?

The "R" means your index has best reduced due to exceptional tournament performance. A Handicap Index is displayed with an "R" (e.g. 10.4R) because two or more tournament scores have been posted within the past year in which the differential is at least three strokes better than the current Handicap Index based on the most recent twenty scores.

Tournament Scores (T-Scores) are kept for a minimum of one calendar year from when they are posted or longer if they are still within a player's current 20-score history.

At each handicap revision the most recent twenty (20) scores as calculated are weighed against the average of the two best T-Score differentials, and if the difference of both T-Score differentials is at least three strokes lower than the Handicap Index (as calculated from the most recent 20 scores), the player is eligible for a reduction. A reduction (if necessary) is an automatic calculation of the handicap vendor or local computation software provider.

The club Handicap Committee has the authority to increase, decrease, or even remove the "R" if it feels the reduced Handicap Index does not accurately reflect the player's potential ability.

A Handicap Index intends to reflect potential ability, and this procedure enhances that likelihood. Statistical tables show the probability of shooting two exceptional T-Scores:

http://www.usga.org/playing/handicaps/understanding_handicap/articles/deanstable.html.

Please visit Section 10-3 of the USGA Handicap System manual for further reference.

Are you currently receiving your Handicap Index Revisions in your email?

One of many benefits of being an IGA member is an eRevision. eRevisions are emailed to all individuals who have an active IGA / GHIN membership number. This email will arrive on Handicap Revision days and inform you of your revised Handicap Index as well as news from the IGA!

If you are not currently receiving these, or are unsure, email jason@iowagolf.org and put “eRevision” in the subject line. Your email address is secure and will never be distributed.

This is a great way to stay informed of all the benefits you have as an individual member of the Iowa Golf Association!

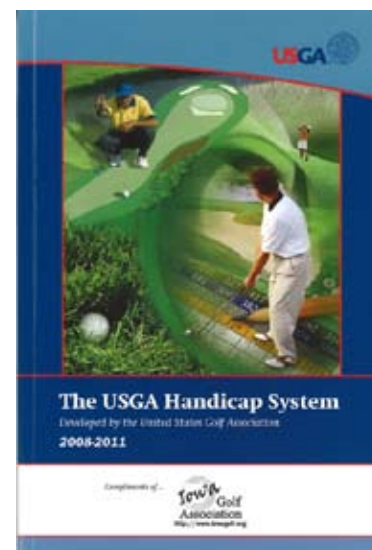
Thank you for your support of the Iowa Golf Association! Hopefully this document answered some of the questions you may have had concerning your USGA Handicap Index. But remember, this is just a summary of some of the fundamentals.

You can access the 2008-2011 USGA Handicap System manual online by:

- Visiting www.iowagolf.org
- Place the mouse over “Your Handicap” and selecting “Online Licensing / Education” and then “Handicap Manual”

You can view an online seminar about the USGA Handicap System by:

- Visiting www.iowagolf.org
- Place the mouse over “Your Handicap” and selecting “Online Licensing / Education” and then “Online Handicap Seminar”
- Here you insert basic info (name, club, select IGA from the drop down etc.)
- Click and view the introduction, when this is done close the window and click Section 1 and repeat.
- The entire seminar will take approximately an hour and a half
- It is a great tool to access anytime to gain a better understanding of the USGA Handicap System!



The Mission of the Iowa Golf Association...

The Iowa Golf Association is the governing body for golf in the state of Iowa and exists as a non-profit organization that works to preserve, protect and promote the best interests and spirit of the game. As “caretakers” of the game we work to preserve the rich history of golf in our state and to provide numerous services that benefit all that play the game in Iowa.

Primary activities include administration of the USGA Handicap and Course Rating Systems, oversight of the Rules of Golf and Amateur Status, educational programs for members and club employees and the conduct of statewide amateur championships. The IGA also works to promote the sharing of information through publications and our website, and to encourage a spirit of harmony and cooperation among golf clubs and other allied associations.

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