



Handicaps and Indexes

All You Need to Know About Posting Scores,
Getting an Index and Using Your Handicap

MWGA - A Driving Force For Women's Golf!
Visit our website at www.MWGolf.org
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Welcome to the MWGA

All MWGA members receive a GAM membership, which includes membership into the GAM/USGA handicap system.

The information in this document can be found on the MWGA website, www.mwgolf.org, under Posting Scores.

Understanding Indexes and Handicaps

Why should I get an official USGA Handicap Index?

A USGA Handicap Index allows players of varying abilities to play golf with each other on equal footing. It represents a player's potential playing ability. In addition, the MWGA, GAM, USGA, and other tournaments require that a competitor have a USGA Handicap Index to participate.

How can I get and maintain a Handicap Index?

As a member of MWGA, you belong to GAM and can establish your index through us for no additional fees. To establish your official USGA Index, you will need to post a minimum of five 18-hole scores (ten 9-hole scores, or equivalent number of nine and eighteen hole scores). Of course, the more scores you post, the more representative your index. To maintain a current index, you should continue to post all *adjusted gross* scores (scores must be adjusted for unfinished holes and ESC, see definitions on page 2 and procedures on page 3) for rounds played under the Rules of Golf. You will have immediate access to your updated records from the handicap menu on the GAM website at www.gam.org.

What is the difference between an index and a handicap?

Many people are confused by the terms index and handicap.

- Your USGA Index is the measurement of your potential ability on a course of standard playing difficulty.
- Your Course Handicap uses your index along with the course slope rating from the tees being played and the slope rating of a standard course (113) to determine the number of handicap strokes you receive on that particular golf course.

Example: if you have a USGA Index of 19.4 and are playing on a course with a slope of 122, your course handicap would be 21. Use the Conversion Tables found at all GAM member courses or take your:

$$\text{USGA Index} \times \text{Slope Rating} \div 113 = \text{Handicap}$$

(Handicap is rounded to nearest whole number)

Using the example above: $19.4 \times 122 \div 113 = 21$

Definitions

Adjusted Gross Score is the player's gross score adjusted for unfinished holes, conceded strokes, holes not played or not played under the Rules of Golf and Equitable Stroke Control (ESC).

Course Rating (CR) is the evaluation of playing difficulty of a course, by gender, for a scratch golfer under normal conditions and is based on yardage and other obstacles.

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 score that a player can post on any hole depending on that player's Course Handicap. ESC is used only when a player's actual or most likely score exceeds the maximum number allowed based on the following table. Players posted scores must be adjusted to conform to ESC.

Equitable Stroke Control for 18-Hole Handicaps	
Course Handicap	Maximum Score Posted
9 or less	Double Bogey
10 through 19	7 on any hole
20 through 29	8 on any hole
30 through 39	9 on any hole
40 and above	10 on any hole

Example: A player with a 24 Course Handicap scores a 98 for an 18-hole round. Scores on all holes except two were an 8 or less. On one hole she scored a 10 and on another hole she scored a 9. The player must adjust these two scores to 8's and will report her adjusted gross score for the round as 95.

Handicap Differential is the difference between a player's adjusted gross score and the USGA Course Rating of the course on which the score was made, multiplied by 113, then divided by the Slope Rating.

$$\text{(Gross Score - CR)} \times 113 \div \text{SR} = \text{Handicap Differential}$$

(rounded to one decimal place)

Slope Rating (SR) is the measurement of the relative difficulty of a course, by gender, for players who are not scratch golfers.

Trend Index is an estimate of your handicap index using scores posted that are not effective until the next posting period. The **L** following the Trend Index, indicates a local index, is used to make this distinction.

Proper Way to Post Scores

Use the Proper Course Rating (CR) and Slope Rating (SR)

- Ratings are generated for men and women based on a set of tees. If you are playing tees not rated for your gender, you must adjust the SR and CR based on the yardage you actually played. To do this take the ratings for your gender that is closest to the yardage you played. Calculate the difference between the rated yardage and the actual yardage, then apply this difference to the Women's Ratings Adjustments table (page 5-7) to determine what you should add or subtract from the CR and SR from the rated tee for your gender.
- Women cannot simply use the men's rating when a women's rating does not exist. The rating adjustment must be used.

Adjust Gross Scores for ESC and Unfinished Holes

You should post all *adjusted gross* scores played under the Rules of Golf and within the guidelines listed below. In Michigan, we have an active season that runs from about April 1 to about October 31 (see the current year revision schedule for the exact dates). You should post your scores any time you play between those dates or when you play in another state during their active season. Here are some guidelines for posting scores to your handicap record:

- Adjust your gross scores for Equitable Stroke Control (ESC), as shown on page 2.
- Post your *adjusted gross* scores when you play at least 13 holes in an 18-hole round or at least 7 holes in a 9-hole round. On the holes that you did not play, you should take par plus any handicap strokes that you were entitled to take.
- Post a score even if you pickup on holes or are conceded holes. For handicap purposes, record your most likely score preceded by an "X". The score should not exceed your ESC limit.
- Post your *adjusted gross* scores from all courses that have a USGA Course and Slope Rating for your gender. Use the Women's Ratings Adjustments table if you do not play from the rated tees. If a course does not have a current rating, you should not post those scores.
- Post your *adjusted gross* scores from any form of competition where the majority of holes are played under the Rules of Golf.

Post Scores Online or Mail to MWGA Handicap Director

Scores are to be posted through the Internet using the GAM website, www.gam.org (see page 8 for instructions.) Use your GAM Member Username and Password. If you cannot post at home or work on the Internet, scores can be reported to the MWGA Handicap Director or posted from computers available at most courses and at MWGA tournaments. For more information, email Handicap@mwgolf.org, see the NEWSLINX, or go to www.mwgolf.org then select Posting Scores.

How Is My Handicap Index Calculated?

The USGA Handicap Formula involves a mathematical formula that takes your score and course difficulty into account. Refer to the Definitions on page 2 to understand the following terms. Your Handicap Index is calculated by using up to the last 20 differentials, taking the average of the eligible differentials, then multiplying by .96.

- 1) Calculate the differentials for up to your last 20 scores.
- 2) Average the lowest differentials according to the following table:

Only your lowest handicap differentials are used to create your Index.

Total Scores Posted	Number of Lowest Score Differentials used to create your USGA Index
5 - 6	1
7 - 8	2
9 - 10	3
11 - 12	4
13 - 14	5
15 - 16	6
17	7
18	8
19	9
20 +	10

- 3) Multiply the average by .96.

Example 1: A player has a combination of 9-hole rounds and 18-hole rounds equating to five 18-hole scores posted:

Calculate the differential for each one. According to the table above, for 5 scores, the 1 lowest differential is taken, then multiplied by .96. The result, rounded to one decimal point, is the player's Index.

Example 2: A player has twelve 18-hole rounds posted

Calculate the differential for each one. According to the table above, for 12 scores, the 4 lowest differentials are taken, then multiplied by .96. The result, rounded to one decimal point, is the player's Index.

Example 3: A player has more than twenty 18-hole rounds posted

Calculate the differential for the last 20 rounds played. According to the table above, for 20 scores, the 10 lowest differentials are taken, then multiplied by .96. The result, rounded to one decimal point, is the player's Index.

Women's Rating Adjustments

Posting a Score from an Unrated Set of Tees on a Rated Course

If you play a rated course where USGA Course and Slope Ratings from any tees played are available, locate the nearest set of tees in yardage that have been rated for women. Determine the yardage difference. Find the yardage range in the table below. Add the table values if the tees played are longer, or subtract the values if the tees played are shorter.

Women's Rating Adj. Yards			Change in Rating	
			Crs.	Slope
0	to	8	0.0	0
9	to	26	0.1	0
27	to	44	0.2	0
45	to	62	0.3	1
63	to	80	0.4	1
81	to	98	0.5	1
99	to	116	0.6	1
117	to	134	0.7	1
135	to	152	0.8	2
153	to	170	0.9	2
171	to	188	1.0	2
189	to	206	1.1	2
207	to	224	1.2	2
225	to	242	1.3	3
243	to	260	1.4	3
261	to	278	1.5	3
279	to	296	1.6	3
297	to	314	1.7	4
315	to	332	1.8	4
333	to	350	1.9	4
351	to	368	2.0	4
369	to	386	2.1	4
387	to	404	2.2	5
405	to	422	2.3	5
423	to	440	2.4	5
441	to	458	2.5	5
459	to	476	2.6	5
477	to	494	2.7	6
495	to	512	2.8	6
513	to	530	2.9	6
531	to	548	3.0	6
549	to	566	3.1	7
567	to	584	3.2	7
603	to	620	3.4	7
585	to	602	3.3	7

Women's Rating Adj. Yards			Change in Rating	
			Crs.	Slp
621	to	638	3.5	7
639	to	656	3.6	8
657	to	674	3.7	8
675	to	692	3.8	8
693	to	710	3.9	8
711	to	728	4.0	8
729	to	746	4.1	9
747	to	764	4.2	9
765	to	782	4.3	9
783	to	800	4.4	9
801	to	818	4.5	10
819	to	836	4.6	10
837	to	854	4.7	10
855	to	872	4.8	10
873	to	890	4.9	10
891	to	908	5.0	11
909	to	926	5.1	11
927	to	944	5.2	11
945	to	962	5.3	11
963	to	980	5.4	11
981	to	998	5.5	12
999	to	1016	5.6	12
1017	to	1034	5.7	12
1035	to	1052	5.8	12
1053	to	1070	5.9	13
1071	to	1088	6.0	13
1089	to	1106	6.1	13
1107	to	1124	6.2	13
1125	to	1142	6.3	13
1143	to	1160	6.4	14
1161	to	1178	6.5	14
1179	to	1196	6.6	14
1197	to	1214	6.7	14
1215	to	1232	6.8	14
1233	to	1250	6.9	15

Establishing and Maintaining Your Index

When you play a round of golf, remember to:

- 1)** keep your scores and note the date, course and tees you played.
- 2)** get the slope and course ratings for women from the tees you played. If there is no rating for women, women cannot use the men's rating. You will need to make adjustments based on the yardage you played. See the Women's Ratings Adjustments table on pages 5 – 7.
- 3)** Post all *adjusted gross* scores at your earliest convenience, and try to post them within the posting period (see the GAM Handicap Revision Schedule).

To post scores online go to www.gam.org, then **on the GAM home page under "Member Login"**:

1) Enter your "username" and "password" (if you don't remember your login info, email handicap@mwgolf.org)

2) Select "View Handicap/Post Score"

3) Select "Post Score" then follow the instructions

You may post 9 or 18 hole scores from leagues, tournaments, or from any round of golf where you played your own ball under the Rules of Golf within the last 12 months. If you are establishing a new index, you need a MINIMUM of five 18-hole scores or ten 9-holes scores or a combination which when combined is equivalent to five 18-hole rounds.

You also have the option to mail or email your scores to the MWGA Handicap Director. She will post your scores for you. See page 9 for dates and reporting format. The Handicap Director should receive scores by the Saturday before the revision date to allow her time to get them entered before the next update.

All scores *should* be posted, including MWGA tournament scores. The MWGA Handicap Director will verify and adjust, as necessary, tournament scores posted by members.

To participate in MWGA Tournaments your USGA Index must be current. Please report scores for rounds played during each posting period. See the GAM Handicap Revision Schedule for the posting periods and season dates. The schedule can be found on the GAM website www.gam.org, the MWGA website at www.mwgolf.org and on page 9 of this file. If you play out of state, during that state's active season, those scores should be posted.

All scores are posted to the system when you enter them. Any scores reported for a previous revision period will be used to update your current index. Scores reported for the current revision period will update your Trend Index, then on the Tuesday following the update period your official index will be updated. **Anyone missing two consecutive posting periods is subject to a 15% reduction to their index.**

References for more detailed information:

1) see the **USGA Handicap System** manual online at <http://www.usga.org/playing/handicaps/manual/manual.html>

Review in particular:

Section 4 - covering unfinished holes and ESC

Section 5 - covering which scores to post and how to adjust ratings when posting scores from an unrated set of tees

Section 10 - covering the USGA Handicap Formula, which explains how your index is calculated

2) see the **GAM** (www.gam.org), **USGA** (www.usga.org) or **MWGA** (www.mwgolf.org) websites

The information in this document can be found on the MWGA website, www.mwgolf.org, select Posting Scores, or email handicap@mwgolf.org.

