

The steps for calculating a Course Handicap are:

1. Convert gross scores to Adjusted Gross Scores
2. Calculate Handicap Differential for each score
3. Select lowest Handicap Differentials
4. Average lowest Handicap Differentials
5. Multiply the average Handicap Differential by 96%
6. Arrive at Handicap Index by truncating - deleting - the number(s) to the right of tenths
7. Calculate Course Handicap

Note: Oak Hill Course Rating = 34.65 Slope = 130

Step 1: Convert Original Gross Scores to Adjusted Gross Scores

To arrive at an Adjusted Gross Score, you use Equitable Stroke Control (ESC). ESC is used to downwardly adjust individual hole scores for handicapping purposes in order to create handicaps that better represent a golfer's playing ability. ESC imposes a maximum number of strokes that can be entered for any given hole. This maximum is based on the golfer's Course Handicap and is obtained from the table shown below.

9-Hole Course Handicap	Maximum Score
4 or less	Par + 2
9 or less	Par + 3
14 or less	Par + 4
15 and above	Par + 5

Step 2: Calculate Handicap Differentials for Each Score

The second step in computing a Handicap Index is to compute a Handicap Differential for each score that is to be considered in the Handicap Index calculation. The Handicap Differential is computed using the following formula:

Handicap Differential = (Adjusted Gross Score - Course Rating) X 113 ÷ Slope Rating
 (The Course Rating is what the USGA deems a scratch golfer would score on a course under normal playing conditions. A Slope Rating of 113 is for a course of standard difficulty according to the USGA.)
 Round the Handicap Differential to the nearest tenth (i.e., 17.3, 11.6, etc.).

Step 3: Select Best, or Lowest, Handicap Differentials

The third step in calculating your Handicap Index is to select the lowest Handicap Differentials. The following table is used when selecting the best, or lowest, Handicap Differentials. If more than 10 scores have been entered, the 5 best differentials of the 10 most recent scores are used for the calculation.

The beginning handicap is used for 3 rounds. After round 3 the following table is used.

Number of Handicap Differentials	Differentials Used
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3 or 4	Lowest 2
5 or 6	Lowest 3
7 or 8	Lowest 4
9 or 10	Lowest 5
11 or more	Lowest 6

Step 4: Calculate the Average of the Lowest Handicap Differentials

If there are 10 Handicap Differentials (scores) available, calculate the average for the lowest, or best, 4 Handicap Differentials. If there are 15 Handicap Differentials (scores) available, calculate the average for the lowest, or best, 7 Handicap Differentials. Once a player has at least 20 scores, always use the 10 best, or lowest, Handicap Differentials from the most recent 20 scores.

Step 5: Multiply Average of Handicap Differentials by 0.96 or 96%

The fifth step in calculating the Handicap Index is to compute the net Handicap Differential average. For the USGA the percentage by which the Handicap Differential averages are multiplied is [96%](#).

Step 6: Truncate, or Delete, Numbers to the Right of Tenths

Step six in computing the Handicap Index, is to delete the digits after the tenths for the number derived in Step 5. Do NOT round off to the nearest tenths place. As established by the USGA, the default maximum Handicap Index on an 18-hole course is 36.4 for males and 40.4 for females. On a nine-hole course the default maximum Handicap Index is 18.2 for males and 20.2 for females. The maximum ceiling can be increased.

Example of a Handicap Index Calculation

The following is an example of how the Handicap Index is calculated using the USGA System. This example assumes only 12 scores have been posted for this golfer.

- Sum of the lowest six Handicap Differentials: 68.7
- Average of lowest Handicap Differentials (68.7 divided by 6): 11.45
- Handicap Differential Average multiplied by 96%: 10.99
- Truncate (delete) digits after tenths place: 10.9
- Handicap Index: 10.9

Step 7: Calculate Course Handicap

The final step is to calculate a Course Handicap. A Course Handicap is the number of strokes a player receives on each particular course. Determine a course handicap by multiplying the Handicap Index by the Slope Rating (from the course and tee you choose) and dividing by 113 (standard difficulty rating). Round the result to the nearest whole number.

$$\text{Course Handicap} = \text{Handicap Index} \times (\text{Slope Rating of Tee on Course} / 113)$$

Example of a Course Handicap Calculation:

The following assumes an index of 12.5 and a Home course slope of 130.

$$\begin{aligned}\text{Course Handicap} &= 12.5 \times 130 / 113 \\ &= 1625 / 113 \\ &= 14.38 \\ &= 14\end{aligned}$$

For 18-hole handicaps, you can follow this formula replacing the 9-hole Course Rating with a 18-hole Course Rating. The Slope is the same for 18 and 9 hole calculations.