

WOMEN'S NINE HOLE GOLF ASSOCIATION

Section 9 – Handicapping

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HANDICAPPING

Introduction

Since the terminology and methods of handicapping are determined and described by the USGA, this section of the WHNGA manual draws heavily on the material from the USGA website and publications, in many cases using the text verbatim. The sources for the material are *The USGA Rules of Handicapping Effective January 2020* and *usga.org/World Handicap System*. Where special circumstances unique to WNHGA or nine-hole golf apply, it will be noted. All terms in ***bold italics*** are listed in the glossary at the end of the section. This section will cover information both for the player and for the handicap chair of WNHGA member clubs.

The purpose of the USGA New World Handicap System is to make the game of golf more enjoyable by enabling players of differing abilities to compete on an equitable basis, in any format, on any course, anywhere in the world. 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.

Two basic premises underlie the USGA Rules of Handicapping, namely that each player will try to make the best score at every hole in every round, regardless of where the round is played, and that 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.

Duties of the Handicapper

Each nine-hole group should assign a member to act as handicapper. Some of her duties are as follows:

- Help new members establish an index, determine handicaps, understand the ***slope rating*** and ***course rating*** system and learn to adjust scores under ***Maximum Hole Score*** or ***“Net Double Bogey.”***
- Check scorecards, ensure members are posting ***adjusted gross scores*** correctly.
- Obtain club log-in credentials and passwords for online access to both NCGA Memberplanet and USGA Admin Portal (GHIN) systems and keep the password secure.
- Understand how to use USGA Admin Portal and maintain players' records.
- Input new members, lapse or inactivate former members in the NCGA Memberplanet system on a timely basis, as well as making other changes such as name or address changes and transfers to other clubs.
- Make sure the members are categorized properly (Regular Active vs. Lapsed or Contact Only).

- Delete deceased members by emailing NCGA office at *handicap@NCGA.org* with deceased member's name as listed in the USGA Admin Portal system, GHIN # and member club. The person writing the email should include her own name, title, club and contact information.
- If an incorrect score is posted, edit the score record with the correct number and note the error to the member.
- Be able to run all necessary handicap reports and provide them as needed for her group.
- Provide information regarding her club's Most Improved Golfer.
- Act as liaison with the WNHGA handicap director.

If there are questions, please call or email the WNHGA Handicap Director.

Handicap Index

A handicap index indicates a player's demonstrated ability calculated against the Slope Rating of a golf course of standard playing difficulty. The handicap index is expressed in a number taken to one decimal place, e.g. 18.4 and is used for conversion to a course handicap.

The handicap index number represents a player's potential scoring ability. It is an average number of strokes above par. The index itself is computed as a composite of a player's scores combined with the difficulty of the courses played taking into consideration; the conditions in which the round was played (*PCC*), a player's previous demonstrated ability (*Lowest HCP*), upward movement of scores (*Soft & Hard Caps*), and adjustments to a player's handicap index (*Maximum Hole Scores/Net Double Bogey*) within a defined period of time. A player posts scores along with the appropriate USGA course rating and slope rating to make up the scoring record. A handicap index is computed from no more than 20 scores and revises daily. The index reflects the player's potential because it is based upon the best 8 *differentials* posted for a given number of rounds, ideally the best 8 of the last 20 rounds.

A handicap index is portable anywhere in the world, from course to course, as well as from one set of tees to another set of tees on the same course. A player converts a handicap index to a course handicap based on the slope rating of the tees played. Ratings and handicap differentials are explained in detail in the glossary.

Obtaining a Handicap Index

In order to obtain a handicap index, a player must join a golf club, be issued an official GHIN number and post adjusted gross scores. These scores are subject to peer review. The GHIN system will generate an initial handicap index after a minimum of 54 holes have been posted made up of any combination of 9- or 18-hole rounds. As soon as a player becomes a member of a golfing group, she should obtain a GHIN number, and begin posting scores. Her index will be listed as NH (no handicap) until she has posted the requisite 54 holes and a revision period has taken place.

WNHGA requires that these first 54 holes scores be on the home course and be attested by a player with an established handicap index.

For a player submitting their first scores to obtain an initial handicap index, the adjusted maximum score for each hole played is limited to ***par + 5 strokes*** under Maximum Hole Score rule. That is, any holes with scores greater than the ***par + 5 strokes*** must be reduced to the appropriate stroke total for that specific hole before totaling the **adjusted gross score**. See below (*Adjusting: Maximum Hole Scores or “Net Double Bogey”*). New members should turn in their scorecards for the first 54 holes to their nine-hole club handicapper, who should also assist them in learning to use the club’s posting kiosk, or NCGA and USGA GHIN apps. These scores will be used to establish their ***twenty-game index***.

Junior Golfers

Junior girls may establish a handicap index through a WNHGA member club. Junior golfers must be under 18 years of age. As a courtesy, junior golfers will not be required to pay any fees. The juniors’ names will appear on the computer where they should post their scores in the same manner as regular members, but with a “J” type designation.

Posting Scores

Home Scores

All members are responsible for promptly posting their adjusted scores for **every** round played as soon as possible on the day of play, and before midnight local time, whether with a WNHGA group or not. In addition to posting each score, the member should complete her scorecard with her net score, adjusted gross score, and date. All scorecards should be signed and ***attested*** when playing on your nine-hole play day and you must post all scores either through the club posting kiosk, online or through NCGA and USGA GHIN apps. The 9-hole scores will be combined with another 9-hole score in the scoring record for handicap index calculations.

Away Scores

If a member is playing at another course, she has the option of posting her adjusted score as a guest on their computer or bringing her scorecard home and posting it as an ***away score*** from her home club posting kiosk or through NCGA and USGA GHIN apps.

All players are **required** to have their scores posted when they participate in WNHGA Open Days, the Team Play Championships and the Tournament of Champions. The WNHGA director-in-charge will post the scores. The player should verify that her score was posted correctly, especially if subject to Maximum Hole Score (*Net Double Bogey*) adjustment. Incorrectly posted scores can be corrected by the handicap chair or the club pro shop.

For other events such as division Team Play, member club play days, guest days, etc. the player must determine who will post her score. For division Team Play events, the Team Play captain oversees posting scores for her players. For other events such as the member club play days, some clubs have the nine-hole handicapper post all scores. At other clubs, the player posts her own scores. In either case, the player must verify that her score was posted correctly, checking to be sure the Maximum Hole Score (*Net Double Bogey*) adjustment was applied. Incorrectly posted scores can be corrected by the handicap chair or the club pro shop.

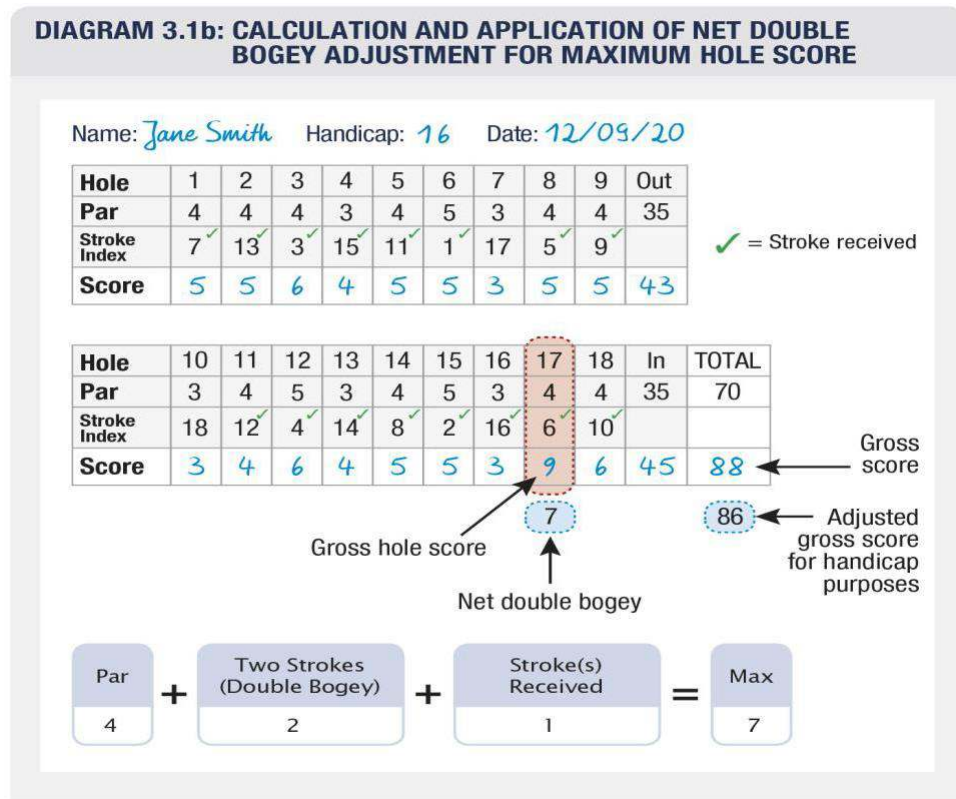
Adjusting: Maximum Hole Score - Net Double Bogey

All scores for handicap purposes are subject to the Rules of Handicapping application of Maximum Hole Score (*Net Double Bogey*.) This mandatory maximum hole score procedure reduces high hole scores for handicap purposes in order to make handicaps more representative of a player's potential ability. Net Double Bogey is used when a player's actual or *most likely score* exceeds a maximum number, based on **PAR +2 STROKES (DOUBLE BOGEY) + HANDICAP STROKES (POPS)** for that hole and course handicap from the tees played.

If a player's strokes on any hole exceed the maximum allowed for her handicap, she must subtract from her *gross score* (not *net score*) the number of strokes over her maximum. **There is no limit to the number of holes that can be reduced in this manner**, (i.e., all nine holes can be reduced if necessary).

The player's adjusted gross score enters the scoring record for handicap purposes with the applicable number of strokes less than had the maximum hole score not been applied. It is important to remember that this procedure is used only for posting, and not for tournament purposes. In most tournaments and for sweeps, the full handicap is deducted from the gross score to obtain the net score.

The Maximum Hole Score (*Net Double Bogey*) explanation is listed on the last page of your WNHGA Yearbook and at WNHGA.com > [Handicapping](#) > [Resources](#). A copy should be displayed at your local club near your posting computer. Make sure you use the correct course handicap when playing an away course.



Source: USGA Rules of Handicapping

Posting Guidelines

Verify the Course and Tees Before Posting

When a member is posting scores, there will almost always be at least two sets of nine holes, the front nine and the back nine. However, many clubs will have more than two sets because:

- they have 27 or 36 holes,
- they have two sets of women's tees, or
- they have various hole configurations due to the layout of the course.

There should be a listing of these courses in the posting computer. It is important that members post using the correct nine and the correct set of tees. Since each nine may have a different slope and course rating, errors in posting using an incorrect nine could have an impact on their index, causing it to be either higher or lower than appropriate.

Timing of Score Posting

With the implementation of the new World Handicap System, effective January 2020, individual handicap scores are calculated and revised daily. A player should submit their score as soon as possible on the day of play, after the completion of their round and before midnight (PST local time). If someone else is assigned to post for her, the player must verify that it was done correctly and in a timely fashion. 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*.) Scores posted from an online home computer, club kiosk, NCGA or USGA GHIN app will enter the system immediately. Although revisions are updated daily, NCGA will provide each member with an E-revisions via email on the 1st and 15th of each month. Rounds posted after midnight will be accepted by GHIN but will be saved for the next daily revision.

When Not to Post – Unacceptable Scores (see WNHGA.com>*Handicapping*>*Resources*) Scores made under the following conditions are **not acceptable** for handicapping purposes and should **not be posted**:

- When fewer than seven (7) holes are played (see *Incomplete Rounds*)
- When made on a golf course in an area in which an inactive season is in effect
- When the length of the course is less than 3,000 yards for 18 holes (or less than 1,500 yards for 9 holes)
- When the types of clubs are limited as in a “3-club” or “irons only” tournament, or when a member does not play her own ball from tee through green, such as a scramble or alternate-shot tournament
- When scores are made on a course with no USGA course rating or slope rating
- When the majority of holes are not played in accordance with the *Rules of Golf*
- When a player carries or uses non-conforming clubs, non-conforming balls, or tees
- When an entire course is under repair and temporary tees and greens are being used, except when a temporary rating has been assigned.

Incomplete Round and Unplayed Holes

As noted in the glossary, an incomplete round is a round of less than nine holes. If as many as seven of the nine holes have been played, a score for the round **must be posted** for handicap purposes. The score for any hole or holes not played will be *par* plus *handicap strokes* for that hole, also known as *par plus pops*. It is advisable for players to become familiar with the handicap stroke assignment for their home course, so they learn how to manage this aspect of the game. See *Section 6: Tournaments* for more information.

Incomplete Hole

An *incomplete hole* is a hole on which the member has started to play but has picked up her ball before it goes in the hole (not the same as an *unplayed* hole). The score she will post for any holes which she does not finish is the score she *most likely* would have made, not to exceed the maximum strokes that she is allowed to post under the Maximum Hole Score (*Net Double Bogey*) previously noted. Therefore, if Patti Puttin, who has a handicap of 22, had started play on those last two holes, but did not finish the holes, she would post the score she *most likely* would have made for each hole, not to exceed her Maximum Hole Score (*Net Double Bogey*) for each hole. Put an “x” by the number on the score card. A member should complete each hole whenever possible. However, there are instances when it is reasonable to pick up on a hole, as when her score on the hole will be excessive, or in a team game where her partner’s score is clearly the team’s best ball score. Pace of play is important.

Penalty for Incorrect Posting

Remember that the member is responsible for posting her correct scores. If she posts a false score or if she is habitual in failing to post her score or excessively delays posting her score, she may have *penalty scores* posted for her by her 9-hole club handicapper, the Handicap Committee at her club, or the NCGA handicap director, which could result in lowering her index substantially.

Index (Handicap) Revisions

One of the services that a member of WNHGA receives is a by-monthly update of her index and access to all of NCGA’s online resources. In order to improve data security and member privacy, members will need to create a digital profile to access the USGA GHIN mobile app and ghin.com (*beginning in January 2021*). Shared emails on multiple accounts will not be supported. Adult users are required to have a unique email address to create a digital profile for access to the GHIN products. In the event that the member doesn’t receive email updates, contact your club handicap administrator or the WNHGA director for assistance/further instructions. NCGA revisions contain the following information:

- Member’s handicap identification number (GHIN)
- Member’s USGA HCP index for the revision
- Scores posted to date in current year
- Member’s last 20 scores. (Away scores are marked with an (A) and scores posted on the internet are marked with an (I). Eight of these 20 scores are asterisked (*) indicating that these are the 8 scores with the lowest differential used to determine the member’s index for the month.)

Handicap Determination

Obtaining a handicap index is one of the steps in determining the course handicap to be used on a given course. On a member's home course, a conversion table from index to handicap is usually posted in the pro shop or locker room for the tees used by the nine-hole group. The conversion is based on the slope rating of the course. The slope rating reflects the relative playing difficulty of a course for non-expert players. The lowest slope rating is 55 and the highest is 155. A golf course of standard playing difficulty has a slope rating of 113.

When playing other courses, it is necessary to find out the slope rating to determine the handicap to be used. There are several sources of this information. For 18-hole players the task is easy, since most scorecards have the numbers printed on them. However, the front nine and back nine are usually rated independently, and the 18-hole numbers are the average of the two. Nine-hole players must find out the ratings for each set of holes. Here is a list of sources:

- WNHGA Yearbook, lists all member clubs
- Posted on pro shop or locker room bulletin board
- USGA Course Ratings and Calculators:
 - [usga.org/handicapping/course_ratings/Using-a-Course-Ratings/](https://www.usga.org/handicapping/course_ratings/Using-a-Course-Ratings/)
- Posting computer at club
- GHIN website, go to Post Scores and enter course name

Note that slope ratings are revised periodically. The website resources will have the most recent numbers. Scorecards are often out-of-date! After obtaining the slope rating, the course handicap conversion can be found in a similar set of resources:

- USGA Handicap System Golf Course Conversion Tables booklet
- Posted on pro shop or locker room bulletin board
- USGA Course Ratings and Calculators:
 - [usga.org/playing/handicaps/calculator/course_handicap_calculator.asp](https://www.usga.org/playing/handicaps/calculator/course_handicap_calculator.asp)
- USGA GHIN smart phone app [Handicap Calculator](#)

Peer Review

The accessibility of scoring records is an important component of peer review. Accordingly, the club must display a handicap index member listing as of the most recent revision date. This must be in a prominent location for inspection by fellow members and others.

Reports from GHIN

Use of the USGA GHIN Admin Portal online program is a valuable resource for the group handicap chair. The available records and reports have become more numerous and complicated. Since websites are modified frequently, this manual will not try to cover every detail of accessing the website. The first resource a new handicap chair should make use of is the USGA Admin Portal website (*adminportal.usga.org*) *Tools and Resources*. The image below shows how to find this section.



Within this section the user can find step-by-step instructions and training videos.



Handicap chairs can also find many instructional videos and pdf files available on both the NCGA (*ncga.org*) and USGA (*usga.org/handicapping*) websites to assist in navigating Admin Portal GHIN program.

Reports

Reports are accessible in the GHIN Admin Portal under the Reports/Template tab. As shown, there are 25 club reports currently available. WNHGA clubs routinely use six of them:

- Roster
- Handicap Index/CH
- Handicap Index History
- Most Improved Golfer
- Rounds Posted
- Scores Posted

A new handicap chair or committee member should become familiar with these reports and test the various features. They can be customized to show specific information as needed to verify eligibility for TOC and Team Play. The Most Improved Golfer report is used in early December to determine the recipient of the award for each group, the four regional areas and the overall WNHGA Most Improved Golfer. See *Section 5: WNHGA Awards* of this manual for details.

Reports

My Reports Scheduled Reports **Templates**

Title	Description	Schedule	View
Capped Golfer Report	Listing of members within a club roster with a Handicap Index that has been suppressed after a soft or hard cap	Schedule	View
Combined 9-Hole Score Report	Details combined 9-hole scores for golfers	Schedule	View
Course Handicap Table	Table for converting a Handicap Index into a Course Handicap	Schedule	View
Exceptional Score Reduction Report	A listing of members within a club roster who have been subject to an ESR adjustment	Schedule	View
Handicap Index Course Handicap Report (Landscape)	Display player roster with course handicap across selected tees	Schedule	View
Handicap Index Course Handicap Report (Portrait)	Display player roster with course handicap across selected tees	Schedule	View
Handicap Index History Report	Golfer monthly Handicap Indexes over period of time	Schedule	View
Handicap Revision Scores Report	List of available scores during a revision period	Schedule	View
Low Handicap Index Report	List of golfers and their lowest Handicap Index for a custom date range	Schedule	View
Minor/Guardian Report	Listing of Minor / Junior golfers and the detailed information around their guardianship.	Schedule	View
Most Improved Golfer Report	Ranking of largest improvement in Handicap Index over period of time	Schedule	View
Playing Conditions Calculation Report	Listing of courses that have received an adjustment for abnormal course and/or weather conditions	Schedule	View
Primary Club for Multi-Members Report	Listing of all multi-members with their primary club and additional clubs	Schedule	View
Revision Golfers Report	List of active golfers within a club that were included in the selected revision date	Schedule	View
Roster Report	Display the roster for a club in an association	Schedule	View
Rounds Posted by Facility Report	Number of rounds posted by facility, separated by course and tee	Schedule	View
Rounds Posted Report	Number of rounds posted by members of a club	Schedule	View
Rounds Posted Report (Date Posted)	Number of rounds posted by members of a club by date posted	Schedule	View
Scores Posted Report	List of scores posted at a club	Schedule	View
Uncombined 9-Hole Score Report	Details 9-hole scores for golfers yet to be combined	Schedule	View

Handicapping Glossary

Adjusted Gross Score: An adjusted gross score is a player's gross score adjusted under USGA Rules of Handicapping procedures for unfinished holes, conceded strokes, holes not played or not played under the Rules of Golf, or Maximum Hole Score. An adjusted gross score shall be used for handicap purposes only (i.e., this is the score that shall be posted).

Attested: A card is attested when it is signed by another player or marker in the group, thereby agreeing that the scores are correct.

Away Scores: Away scores are made at golf courses other than at the golf club to which you belong. An "A" will be indicated on your scoring record to represent an away score.

Course Handicap: A 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 golfer. A course handicap is determined by applying the player's handicap index to a Course Handicap Table or Course Handicap Formula. A player's course handicap is expressed as a whole number

Bogey Golfer: A female bogey golfer is a player who has a course handicap of approximately 24 on an 18-hole course of standard difficulty. She can hit tee shots an average of 150 yards and reach a 280-yard hole in two shots.

Cap: The procedure that reduces or limits the amount by which a player's Handicap Index can increase when measured against the player's Low Handicap Index. There are two trigger points within the cap procedure:

- *Soft Cap* – the point after which there is a reduction in the rate of upward movement of a Handicap Index.
- *Hard Cap* – the point which sets the maximum limit for the upward movement of a Handicap Index.

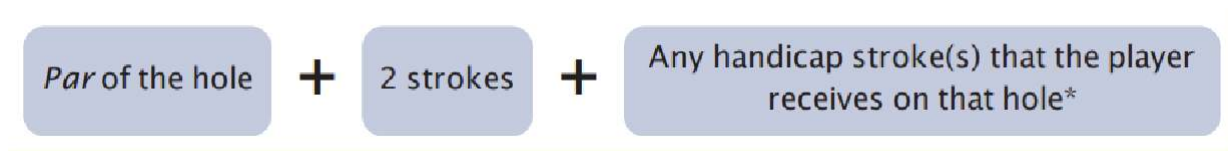
Course Rating: A USGA Course Rating is the USGA's mark that indicates the evaluation of the playing difficulty of a course for a scratch golfer under normal course and weather conditions. It is expressed as strokes taken to one decimal place and is based on yardage and other obstacles to the extent that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

Differential: A differential is the difference between a player's adjusted gross score and the course rating of the course on which the score was made, multiplied by 113, and then divided by the slope rating of the tees played, rounded to the nearest tenth.

Exceptional Score: A score differential which is at least 7.0 strokes better than the player's Handicap Index at the time the round was played.

Maximum Hole Score: Maximum Hole Score or *Net Double Bogey* is the downward adjustment of individual hole scores for handicap purposes in order to make handicaps more representative of a

player's potential ability. Maximum Hole Score sets a maximum number that a player can **post** on any hole depending on the player's course handicap. Net Double Bogey is used only when a player's actual or most likely score exceeds the player's maximum number based on the calculation below.



Gross Score: A gross score is a player's actual score before **any** adjustments and is the number of actual strokes plus any penalty strokes taken.

Handicap Committee: A Handicap Committee is the committee of a golf club that ensures compliance with the USGA Rules of Handicapping, including peer review. A majority of the Handicap Committee, including the chairperson, must be members of the club; club employees may serve on the Handicap Committee, but an employee may not serve as chairperson.

Handicap Index: A 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 place (e.g., 18.4) and is used for conversion to a course handicap.

Handicap Index Strokes (Pops): Handicap strokes are the allowances a player has based on her handicap. These strokes are also known as pops. These are equalizers and are available on holes where they are most likely are also known as pops.

Home Club: A player's primary golf club designated by the player to ensure their Handicap Index is maintained and reviewed appropriately in accordance with the USGA Rules of Handicapping.

Incomplete Holes: An incomplete hole is a hole that a player begins playing but does not finish. This is also known as *picking up*. For handicapping purposes, the player must post the score **she most likely would have made**, not to exceed the Maximum Hole Score allowed (*Net Double Bogey*) on any incomplete hole.

Incomplete Round: An incomplete round is a round of less than nine holes. If as many as seven of the nine holes have been played, a score for the round must be posted for handicap purposes. The score for any hole or holes not played will be *par plus pops*.

Low Handicap Index: The lowest Handicap Index achieved by a player during the 365-day period preceding the day on which the most recent score in their scoring record was played.

Most Likely Score: A most likely score is the score a player must post for handicap purposes if a hole is started but not completed or if the player is a stroke is conceded (match play). The most likely score consists of the number of strokes already taken plus, in the player's best judgment, the number of strokes the player would take to complete the hole from that position. This number may not exceed the player's Maximum Hole Score (*Net Double Bogey*) limit.

Most likely scores should be determined on any hole in accordance with the following guidelines:

Position of the Ball	Strokes to be Added
If the ball lies on the putting green, and is no more than 5 feet (1.5 metres) from the hole:	Add one additional stroke.
If the ball lies between 5 feet (1.5 metres) and 20 yards (20 metres) from the hole:	Add 2 or 3 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player.
If the ball lies more than 20 yards (20 metres) from the hole:	Add 3 or 4 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player.

Net Score: A net score is a player's score after her handicap strokes have been subtracted from her gross score.

Par: Par is the score that an expert player would be expected to make for a given hole. Par means expert play under ordinary weather conditions, allowing two strokes on the putting green. Par is not a significant factor in either the USGA Rules of Handicapping or USGA Course Rating System.

Par Plus Pops: *Par plus pops* is the par for any given hole plus the number of handicap strokes the player is entitled to on that particular hole. For example, if a player has a 9-hole handicap of 18, she is allowed two additional strokes over par for each hole.

Peer Review: Peer review is the ability of golfers to gain an understanding of a player's potential ability and to form a reasonable basis for supporting or disputing a score that has been posted.

There are two essential elements of peer review:

- Members of a golf club must have a reasonable and regular opportunity to play together
- Access must be provided to scoring records, as well as to a handicap index list, for inspection by others, including, but not limited to, fellow club members. There are two forms of scoring record display:
 - General - A *General Scoring Record* must provide the six most recent revisions of the player's handicap index, along with scores, score types, ratings, differentials and dates (month and year only) relating to the most recent handicap revision. This must be made available to those involved in peer review.

- Complete - A *Complete Scoring Record* must provide the six most recent revisions of the player's handicap index, along with scores, score types, ratings, differentials and dates (month, day and year) relating to the most recent handicap revision. This must be made available to fellow club members, the club Handicap Committee and competition officials of any competition in which the player is going to participate.

Penalty Scores: A penalty score is a score posted by the Handicap Committee for a player who does not return a score or otherwise does not observe the spirit of the USGA Handicap System. If a player fails to post a score, the Handicap Committee may post the score without the player's authorization.

Playing Conditions Calculation (PCC): A procedure used to evaluate if course and/or weather conditions on the day of play deviate from normal playing conditions to the extent that they have a significant impact on player's performance.

Preferred Lies (Winter Rules): Preferred Lies (winter rules) is a local rule that may be adopted by the committee in charge of the competition or the committee in charge of the course, in the event of adverse conditions that are so general throughout a course that improving the lie of the ball in a specified way would promote fair play or help protect the course.

Scoring Record: A scoring record is a file of up to twenty of the most recent scores posted by a player, along with appropriate USGA course rating, slope rating, course, and date of each score.

Scratch Golfer: A scratch golfer is a player who can play to a course handicap of zero on any and all rated golf courses. A female scratch golfer, for rating purposes, can hit tee shots an average of 210 yards and can reach a 400-yard hole in two shots at sea level.

Slope Rating: A 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.

Twenty-Game Index: A scoring record of twenty games is the norm in calculating an index for established players. Although an index is issued with five scores, certain events may require a player to have an index based on 20 scores in order to participate.

Handicap Differentials and Index Formula Calculations

In most cases the index for a new player will be determined by the GHIN service once sufficient scores have been posted. There are occasions where the calculation needs to be obtained before that happens, and it is also useful to know how the calculation is done so it can be verified. Here are descriptions taken from the *USGA Rules of Handicapping website, Rule 51.b*.

Calculation of a Score Differential

A handicap score differential is computed from four elements: adjusted gross score including the playing conditions calculations (PCC) adjustment for the day, USGA course rating, slope rating, and 113 (the slope rating of a course of standard difficulty). If a player submits a 9-hole score, an 18-hole score differential must be created by combining two 9-hole score differentials.

To determine the 9-hole handicap differential, subtract the *USGA 9 Hole Course Rating* from the adjusted gross score using 50% of the playing conditions calculations (PCC) adjustment, if any, for the day; multiply the difference by 113; and divide the resulting number by the slope rating.

$$\text{Score Differential} = \left(113 \div 9\text{-hole Slope Rating} \right) \times \left(9\text{-hole adjusted gross score} - 9\text{-hole Course Rating} - (0.5 \times \text{PCC adjustment}) \right)$$

The following is an example for determining a handicap differential using an adjusted gross score of 57 with a PCC adjustment, made on a course with a USGA course rating of 35.5 and a Slope Rating of 125:

Adjusted Gross Score - USGA Course Rating:	57 - 35.5 = 21.5
Difference x Standard Slope Rating:	21.5 x 113 = 2429.5
Result / Slope Rating:	2429.5 / 125 = 19.436
Handicap Differential (rounded):	19.4

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 8 handicap differentials of the most recent 20 scores are used to calculate the handicap index. As the number of scores in the scoring record decreases, the percentage of scores used in a scoring record decreases from the maximum of the best 50 percent. If the scoring record contains 9 or 11 scores, only the best three scores (30 to 33 percent) in the scoring record will be used. Thus, the accuracy of a player's handicap index is directly proportional to the number of acceptable scores posted. A handicap index must not be issued to a player who has returned fewer than five acceptable scores. The following procedures illustrate how an authorized golf association, golf club, and computation services calculate a player's handicap index.

The procedure for calculating a handicap index is as follows:

Step 1: Use the table below to determine the number of handicap differential(s) to use:

Number of <i>score differentials</i> in scoring record	<i>Score differential(s)</i> to be used in calculation of <i>Handicap Index</i>	Adjustment
3	Lowest 1	-2.0
4	Lowest 1	-1.0
5	Lowest 1	0
6	Average of lowest 2	-1.0
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0
12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

Step 2: Determine handicap differential(s), in this example 40.7, 38.6 and 36.1.

Step 3: Average the handicap differential(s) being used.

Step 4: Use the Handicap Index to find the Course Handicap

Example of Fewer than 20 scores (11 scores available).

Total of lowest 3 Handicap Differentials:	115.4
Average (115.4 / 3):	39.46
Handicap Index:	39.5

Once the player has 20 scores posted, the index will always be based on the lowest 8 differentials out of the most recent 20 scores at the time of each update. The 8 scores that are used for the current index are noted by an asterisk*. Every time a score is posted, the oldest of the 20 scores is removed from consideration. The effect that a posted score has on the next index revision depends on both the oldest score removed and the value of the new score.

If the oldest score is one with an *, the 8 scores used for the next update must include a different number than the last. If the oldest score does not have an*, the next index might or might not use the same 8 score, depending on the value of the newest scores.

Club Roster Management - Memberplanet

As of January 1, 2020, in conjunction with the implementation of the New World Handicapping System, the Northern California Golf Association (NCGA) subscribed with Memberplanet to provide clubs with an online platform to manage their membership. This is specific to NCGA. Authorized handicap chairs **must** use the system for all the following membership functions:

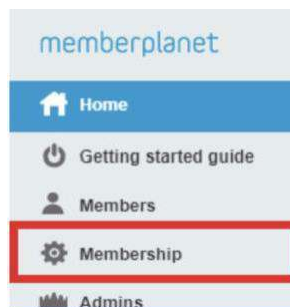
- adding or removing members,
- updating of a member's account information (name change, addresses, emails or phone)
- updating player's membership status (active or lapsed or contact only)
- exporting roster reports

Important note** Handicap chairs **shall not to use the USGA Admin Portal (GHIN) system for this purpose.**

In addition to membership management, handicap chairs can also export the club's database into an Excel file to have full control over viewing member data and roster reports. Since websites are modified frequently, this manual will not try to cover every detail of accessing the website. For more detailed information a new handicap chair should make use of the Memberplanet website resources at (support.ncga.org) or (support.memberplanet.com).

The images below show how to simply access the system to add or remove members.

- Once signed into the Memberplanet system, click the tab on the left-hand side of the screen with the gear icon that says "Membership"

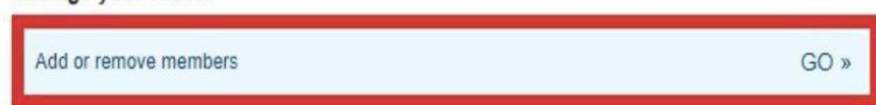


- Choose option B, choose "Add or remove members"

Option B

Your group does not intend to use memberplanet for online membership payments. You'll use memberplanet's online tools to add and remove members to keep your roster current.

Manage your roster



- Choose the blue “add members” button. For a member who needs a new GHIN number, choose the first option “New Account”. For a member with an existing GHIN number, choose “existing GHIN number”



- Fill in the necessary information for the member. Birth dates are required, if the birth date is not known you can input a placeholder birth date for the member, however, be sure that the birth date is somewhat representative of their age.

- Once all the information is inputted, select blue “continue” button. The member should appear under the “member database” in the members tab.

Once all these steps are taken, the member will be automatically added to the USGA Admin Portal where the new member’s GHIN number will become active with your club. The syncing process usually occurs and activates within a minute. For a brand-new member without a GHIN number, the new information and number should populate within the “Customs Fields” section of their profile in Memberplanet within a couple of minutes.