Calculating Playing Handicaps for Competitions

Introduction

Many amateur golf tournaments use Playing Handicaps to create fair and balanced competitions. With many different golf formats to choose from, Playing Handicaps are calculated in various ways. Some of these calculations can be complex and require a thorough explanation.

Using the USGA Rules of Handicapping, this guide will go over the basic calculation of Playing Handicaps, Playing Handicaps with Different Pars, and Playing Handicaps for specific formats. Each format section will first go through the basic calculations and evolve into the more complex scenarios.

Course & Playing Handicap

Course Handicap Calculation

The Course Handicap calculation includes an adjustment for the difference between the Course Rating and Par.

The calculation for a Course Handicap is as follows:

Course Handicap = Handicap Index x (Slope Rating/113) + (Course Rating – Par)

For the purposes of this guide, we will leave the Course Handicap unrounded and proceed to calculating a Playing Handicap.

Playing Handicap Calculation

The Playing Handicap is the focus of this guide because it is used for competitions. It is calculated by applying the appropriate Handicap Allowance to a player's unrounded Course Handicap. A Handicap Allowance is the percentage of an unrounded Course Handicap being used to create equity for all players participating in a specific format of play.

The calculation for a Playing Handicap is as follows:

Playing Handicap = Course Handicap x Handicap Allowance

*(**Note:** If a competition is using tees with different pars, an additional adjustment may need to be made, which is discussed in the next section.)*

Here are the USGA Handicap Allowance recommendations:

Format of Play	Type of Round	Recommended *Handicap Allowance*
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low handicap + 40% high handicap
	Pinehurst/Chapman	60% low handicap + 40% high handicap
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
	4 of 4 Par/Bogey	100%

Rounding

Rounding has a significant impact on computing Playing Handicaps. To maintain full precision of calculating Playing Handicaps, rounding is only done **once** during the computation. The rounding must always be done as the very last step. **This is a major change from the old USGA method, which rounded at every step.**

Example of a Playing Handicap changing based off rounding:

A player's Course Handicap calculates to 24.8. Under the old method, this would round to 25 and then the allowance would be applied. For this example, we will use a 90% allowance.

The old method would round 24.8 to 25 and then apply the 90% which would calculate to 22.5 which would then round to 23. The new WHS method would apply the 90% handicap allowance to 24.8 (instead of the rounded value of 25). This calculates to 22.3 which rounds to 22. As you can see, this player would play to a 23 under the old method but is now a 22 with the new method.

USGA (old): 24.8 rounds to 25 x .90 = 22.5 rounds to **23**

WHS (new): 24.8 x .90 = 22.3 rounds to **22**

Playing Handicap with Different Pars

Competitions where golfers are playing from tees with different pars is common in amateur golf. Sometimes this is “mixed golf” competitions with men and women, and sometimes it is golfers of the same gender playing from different tees.

In this section of our guide, we will discuss the calculation of Playing Handicaps with multiple pars and provide several example scenarios.

Scenarios

There are two different scenarios to consider when golfers are playing from tees with different pars:

- Every golfer is playing their own ball and recording their own score on each hole. Examples include simple player vs. field and Four-Ball competitions.
- Two or more golfers play one ball and record a single score on each hole. Examples are Foursomes (alternate shot), Chapman, alternate drive and two- or four-player Scramble. These forms of competition are not eligible for score posting.

Playing Handicap Calculation with Different Pars

According to Rule 6.2b of the USGA Rules of Handicapping:

"When a competition is played from two or more sets of tees (such as mixed gender or mixed ability events), depending on the format of play and any difference in par between tees, **additional strokes may need to be added** to the standard calculation of the Playing Handicap for equity purposes and to determine finishing positions, results and prizes."

Rule 6.2b(i) – "Stroke Play and Match Play formats (where results are recorded as gross or net scores). A player competing from a set of tees with a higher par **must** receive additional strokes for the round, equal to the difference between the pars of the tees they are playing and the tees with the lowest par.

These additional strokes are added to the player's Playing Handicap as follows:

Playing Handicap = (Course Handicap x handicap allowance) + difference in pars

Note: As an alternative, when the majority of the field are playing from the tees with the highest par, players competing from a set of tees with a lower par may be allocated less strokes for the round, equal to the difference between the pars."

In all other formats (including Stroke Play and Match Play formats where results are recorded relative to par), no additional strokes are added to the standard calculation.

Examples

To work through examples of competitions with multiple pars, let's use the Merion Golf Club West Course as an example (shown below).

MEN	Back	69.9/126	317	402	526	217	409	133	284	243	431	2962	362	399	337	346	441	224	462	140	346	3057	6019
	Middle	68.8/122	307	381	476	202	399	117	273	233	413	2801	339	381	333	334	411	215	449	135	336	2933	5734
	Forward	67.0/121	296	326	452	181	386	112	234	213	406	2606	313	358	316	272	401	195	430	130	327	2742	5348
	PAR		4	4	5	3	4	3	4	4	4	35	4	4	4	4	4	3	5	3	4	35	70
	STROKES		17	5	7	13	1	11	9	15	3		10	2	14	12	4	18	8	16	6		GROSS
Handicap For Event	HOLES		1	2	3	4	5	6	7	8	9	OUT	10	11	12	13	14	15	16	17	18	IN	TOTAL
WOMEN	STROKES		15	17	3	13	1	11	5	7	9		6	2	14	12	8	18	10	16	4		GROSS
	PAR		4	4	5	3	5	3	4	4	5	37	4	5	4	4	5	3	5	3	4	37	74
	Middle	73.8/133	307	381	476	202	399	117	273	233	413	2801	339	381	333	334	411	215	449	135	336	2933	5734
	Forward	72.2/129	296	326	452	181	386	112	234	213	406	2606	313	358	316	272	401	195	430	130	327	2742	5348

Course Handicap | NET | Less ESC Strokes | Posting Score

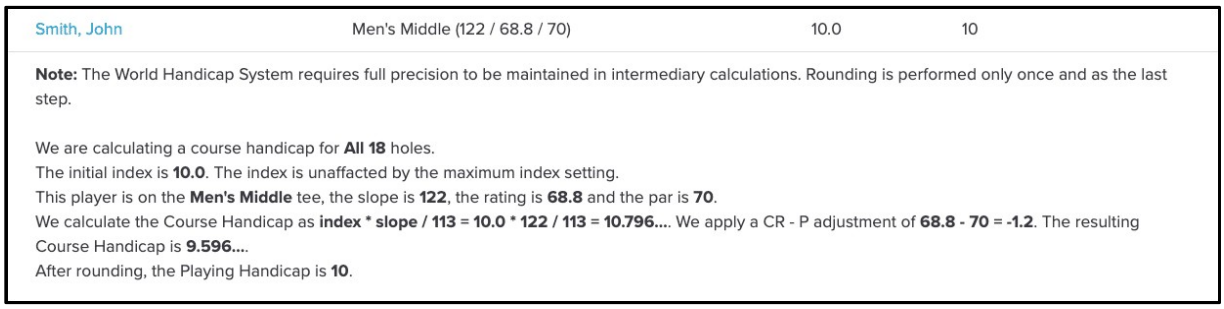
MERION GOLF CLUB *West Course* Player:_____ Scorer:_____ Date:_____

Mixed golf is very popular at Merion; men usually play from the men's **Middle** tee and women from the women's **Forward** tee. For men's **Middle** tee, the Course Rating is 68.8 and par is 70. The course "plays easier" than par for a scratch golfer by 1.2 strokes. For the women's Forward tee, the Course Rating is 72.2 and par is 74. This tee "plays easier" than par by 1.8 strokes. The Slope Rating for the men's **Middle** tee is 122 and 129 for women's **Forward** tee

For the examples below, let's consider two golfers — John and Jane - who both happen to have a Handicap Index of 10.0.

Example 1: Individual Stroke Play

The screenshot below of the Handicap Analysis shows how we calculate a Playing Handicap for John.



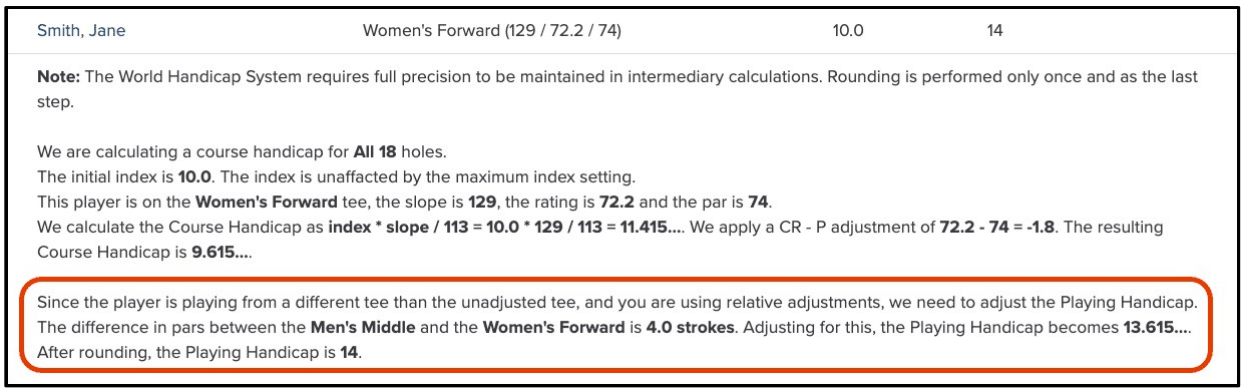
Smith, John	Men's Middle (122 / 68.8 / 70)	10.0	10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 10.0 * 122 / 113 = 10.796...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **9.596...**.
After rounding, the Playing Handicap is **10**.

For John, Handicap Index * (slope/113) = 10.0 * (122/113) = 10.796... Course Rating minus par (CR–p) = –1.2, so playing handicap for John = 9.596..., which rounds to 10. John gained a bit from the slope/113, but then lost a bit due to a negative CR–par.

Now let's look at Jane's Playing Handicap (shown below).



Smith, Jane	Women's Forward (129 / 72.2 / 74)	10.0	14

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 10.0 * 129 / 113 = 11.415...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.615...**.

Since the player is playing from a different tee than the unadjusted tee, and you are using relative adjustments, we need to adjust the Playing Handicap.
The difference in pars between the **Men's Middle** and the **Women's Forward** is **4.0 strokes**. Adjusting for this, the Playing Handicap becomes **13.615...**.
After rounding, the Playing Handicap is **14**.

Index * (slope/113) = 10.0 * (129/113) = 11.415... Note that this is higher than John's 10.796. For Jane, CR–par is -1.8, so we have 9.615... We must now add the difference in par, which is 4 strokes. So, Jane is now 13.615, which rounds to 14.

Let's say that John scores 80 in a Stroke Play competition (10 strokes over his par of 70). Jane scores 83 (9 strokes over her par of 74). John scores a net 70 and Jane a net 69. Jane wins, as she should.

Let's dive into a bit of detail here. The women's forward tee has four holes that are par 5 for women, but par 4 for men – holes 5, 9, 11 and 14. These holes have a Stroke Index of 3, 1, 2 and 8. Jane does not get an "extra" stroke on these holes to account for the difference in par, but does get an "extra" stroke on handicap holes 11 to 14 (holes 4, 6, 12 and 13).

In Stroke Play, it does not matter where strokes are allocated. Net score is simply gross score minus Playing Handicap. In Match Play it does matter. Because Match Play is stroked "Off Low", John's Playing Handicap is 0 and Jane's is 4. If both players score a gross par on hole 5 (5 for Jane and 4 for John), the hole is Tied because Jane receives a shot on this hole. On the other hand, if both players score a gross par on hole 18 (4 for Jane and 4 for John), Jane wins the hole because Jane gets a shot on the hole and John does not. It is the number 4 handicap hole for both players. Jane gets one of her four "extra" shots on this hole. Not perfect, but a good example of not making perfect the enemy of good.

But in today's world of live scoring and live leaderboards, we need to pay attention to where strokes are allocated (Stroke Index). John will be stroked off of the men's **Middle** tee Stroke Index and will get one stroke on the first ten handicap holes. Jane is stroked off of the women's **Forward** tee Stroke Index and will get one stroke on the first 14 handicap holes.

Considering Stroke Play, the ultimate net score does not matter where strokes are allocated. For live scoring and ranking players on the leaderboard it does matter, and furthermore, it depends on whether we order the leaderboard by net score or net score relative to par.

Let's follow John and Jane on the first five holes, and let's consider a case where they both score gross par on each hole – par relative to the tee being played. Recall that John gets one stroke on handicap holes 1 to 10, and Jane gets a stroke on handicap holes 1 to 14. John will get a stroke on holes 2, 4 and 5; Jane gets a stroke on holes 3, 4 and 5 (take a look at the scorecard shown above). After hole 5, John will have a gross score of 20 and a net score of 17. Jane will have a gross score of 21 and a net score of 18. If we rank the leaderboard by low net, John is rank 1 and Jane rank 2; but if we rank the leaderboard by net relative to par, both are net three under par and tied for first place. If playing from different tees with different pars, live leaderboards should be ordered relative to par; in other cases, it does not matter.

Example 2: Four Ball Stroke Play

There is really no difference between this example and example 1. Men are stroked from the men's **Middle** tee Stroke Index and women are stroked from the women's **Forward** tee Stroke Index. Jane will get an additional four strokes. In this case, if John and Jane are partners, we take the lowest net score of the two of them as the team score for the hole.

Example 3: Individual Stableford

In the case of Stableford competitions, or Stroke Play vs. par, there is no need to adjust for the difference in par – Rule 6.2b (iii) & (iv). Let's look at Jane's Playing Handicap in the Handicap Analysis (shown below).

Smith, Jane	Women's Forward (129 / 72.2 / 74)	10.0	10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

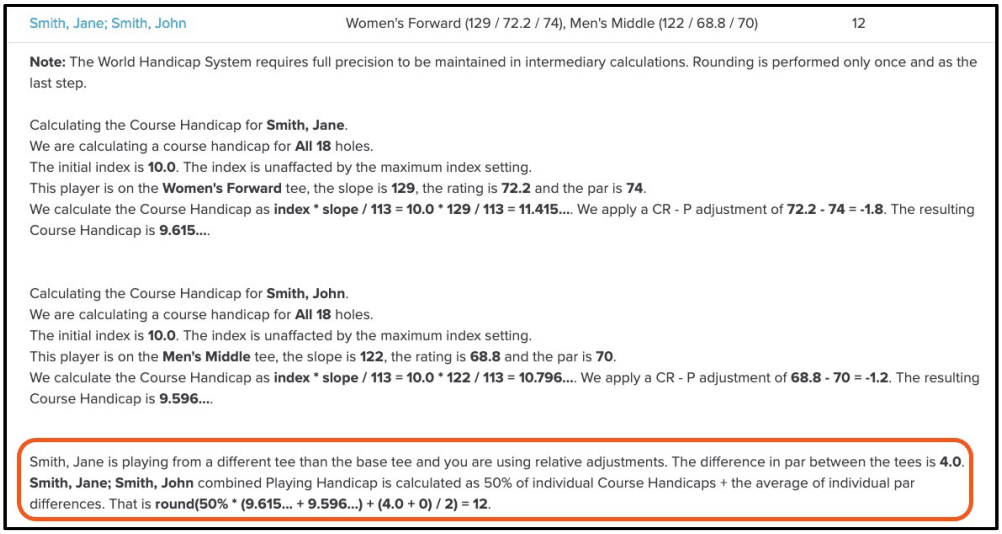
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.
After rounding, the Playing Handicap is **10**.

Notice we are no longer making the difference in par adjustment (4 strokes). Jane does not have an advantage because all scores are in relation to the player's own par. On holes 5 and 9, for example, John and Jane each get one stroke. If both score a 5 on these holes, Jane is net birdie and John is net par. Jane gets 3 points, but John gets only two points.

Example 4: Foursomes (Alternate Shot) Stroke Play

For Foursomes (Alternate Shot) competitions, team Playing Handicaps are calculated as the average of the two player's unrounded Playing Handicaps, using the Slope Rating on the tee being played, and then one half of the difference in pars is added to the unrounded team Playing Handicap to calculate the Team Playing Handicap.

Let's take a look at how Jane and John's team Playing Handicap is computed (shown below).



Smith, Jane; Smith, John | Women's Forward (129 / 72.2 / 74), Men's Middle (122 / 68.8 / 70) | 12

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

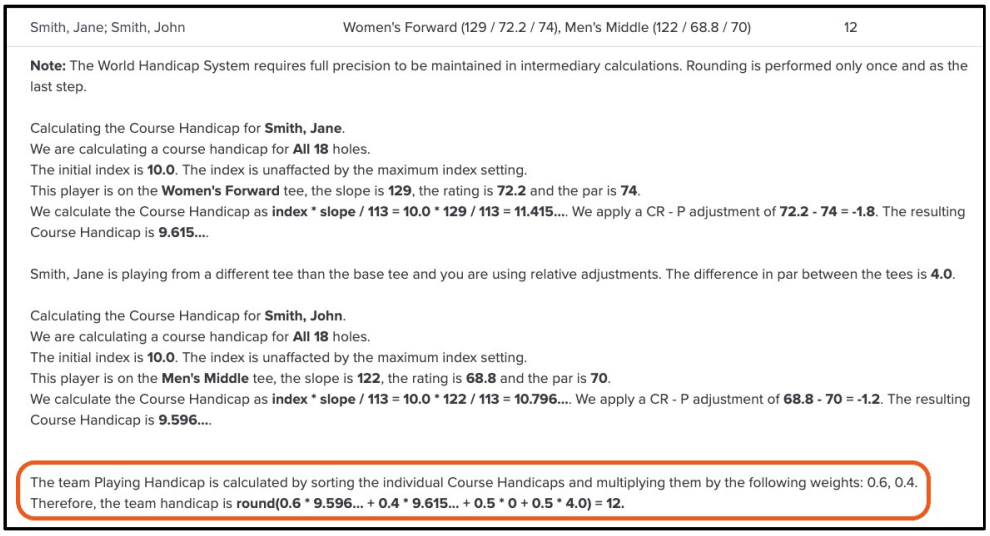
Calculating the Course Handicap for **Smith, John**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 122 / 113** = **10.796...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **9.596...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Smith, Jane; Smith, John combined Playing Handicap is calculated as 50% of individual Course Handicaps + the average of individual par differences. That is **round(50% * (9.615... + 9.596...) + (4.0 + 0) / 2)** = **12**.

John is playing from the (unadjusted) Men's Middle tee while Jane is playing from the Women's Forward Tee, which has a par difference of 4 compared to the Men's Middle tee. 50% of their combined Course Handicap is 9.605... Adding 2 (50% of the difference in par for Jane) to 9.605..., their final Team Playing Handicap is computed as 11.605... (rounded to 12). Because only one ball is being played, we need to stroke from only one tee, and this is the unadjusted tee (Men's Middle tee).

When using Chapman handicapping (60% of the A Player and 40% of the B Player), each player's Course Handicap is multiplied by the proper factor. After that, 50% of the combined difference in pars is added to arrive at the Team Playing Handicap.

The screenshot below shows the computation (12 Team Playing Handicap) for Jane and John if they were using Chapman handicapping.



Smith, Jane; Smith, John | Women's Forward (129 / 72.2 / 74), Men's Middle (122 / 68.8 / 70) | 12

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

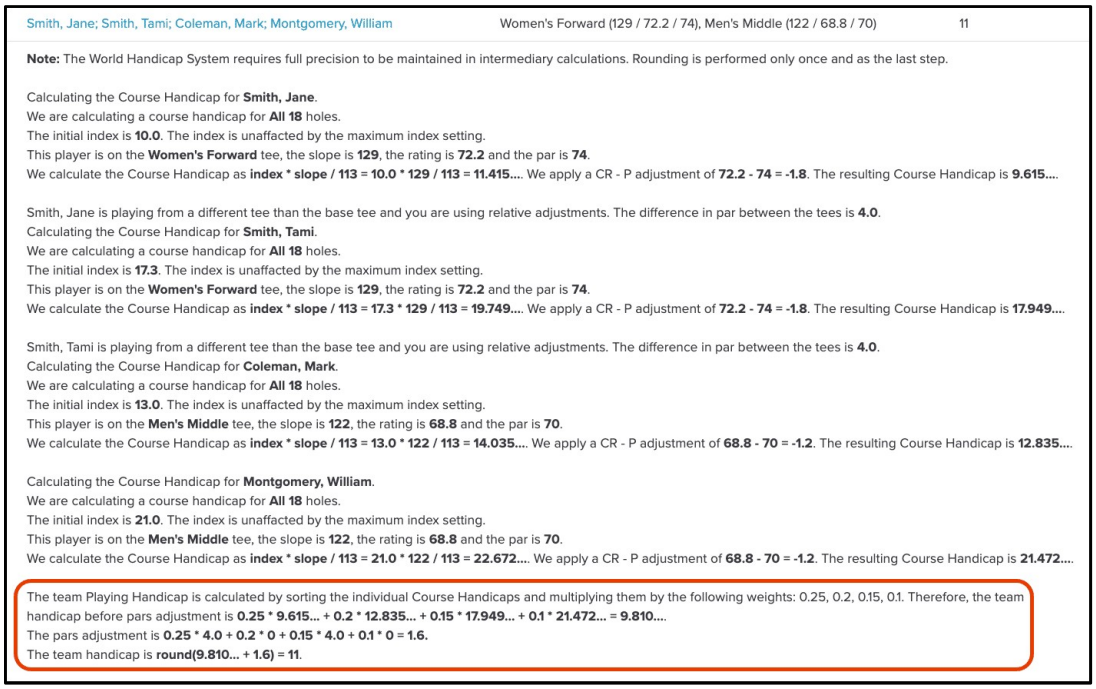
Calculating the Course Handicap for **Smith, John**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 122 / 113** = **10.796...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **9.596...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.6, 0.4.
Therefore, the team handicap is **round(0.6 * 9.596... + 0.4 * 9.615... + 0.5 * 0 + 0.5 * 4.0) = 12.**

Example 5: Four Person Scramble (25% + 20% + 15% + 10%)

In the case of a four-person scramble, we calculate each player's unrounded Course Handicap. We then multiply the low unrounded Course Handicap by .25, the next lowest by .20, the next lowest by .15 and the highest by .10; we then add these to calculate the unrounded team Playing Handicap. If a player is not on the unadjusted tee, we multiply the par difference by their appropriate factor (e.g., .25, .20, .15, .10).

Let's take a look at the computation of a Team Playing Handicap for a 4-person team (shown below).



Smith, Jane; Smith, Tami; Coleman, Mark; Montgomery, William | Women's Forward (129 / 72.2 / 74), Men's Middle (122 / 68.8 / 70) | 11

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Calculating the Course Handicap for **Smith, Tami**.
We are calculating a course handicap for **All 18** holes.
The initial index is **17.3**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **17.3 * 129 / 113** = **19.749...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **17.949...**.

Smith, Tami is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Calculating the Course Handicap for **Coleman, Mark**.
We are calculating a course handicap for **All 18** holes.
The initial index is **13.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **13.0 * 122 / 113** = **14.035...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **12.835...**.

Calculating the Course Handicap for **Montgomery, William**.
We are calculating a course handicap for **All 18** holes.
The initial index is **21.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **21.0 * 122 / 113** = **22.672...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **21.472...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap before pars adjustment is **0.25 * 9.615... + 0.2 * 12.835... + 0.15 * 17.949... + 0.1 * 21.472... = 9.810...**.
The pars adjustment is **0.25 * 4.0 + 0.2 * 0 + 0.15 * 4.0 + 0.1 * 0 = 1.6.**
The team handicap is **round(9.810... + 1.6) = 11**.

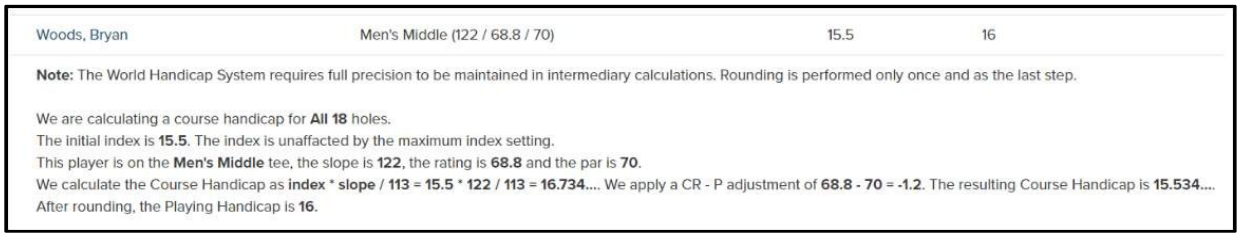
Jane is the A Player, Mark is the B Player, Tami the C player, and William the D Player. Multiplying their Course Handicaps by their appropriate factors, the team Playing Handicap becomes 9.810...

William and Mark are playing from the unadjusted tee (Men's Middle Tee). However, Jane and Tami are playing from the Women's Forward Tees. To make the par difference adjustment, we multiply the par difference (4) by their appropriate factors (.25 for Jane and .15 for Tami). The combined par difference adjustment is 1.6. Adding 1.6 to their team Course Handicap 9.810..., their rounded Team Playing Handicap becomes 11.

Format Examples: Stroke Play

Basic Stroke Play

Bryan is playing in an individual Stroke Play competition with 100% handicap allowance. He is a 15.5 Handicap Index and is playing the Men's Middle tees (Slope is 122, Course Rating is 68.8 and the Par is 70). Below is the calculation for his Playing Handicap.



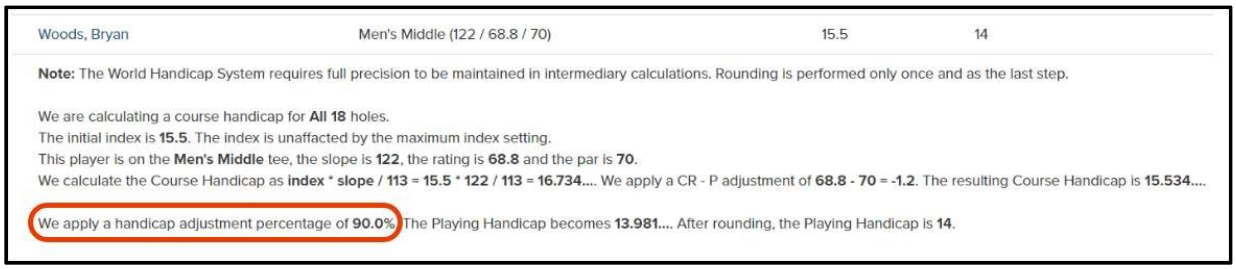
Woods, Bryan	Men's Middle (122 / 68.8 / 70)	15.5	16

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **15.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 15.5 * 122 / 113 = 16.734....** We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **15.534....**
After rounding, the Playing Handicap is **16**.

Stroke Play - 90% Handicap Allowance

Bryan is now playing in an individual Stroke Play competition with 90% Handicap Allowance. Below are the calculations of his Playing Handicap.



Woods, Bryan	Men's Middle (122 / 68.8 / 70)	15.5	14

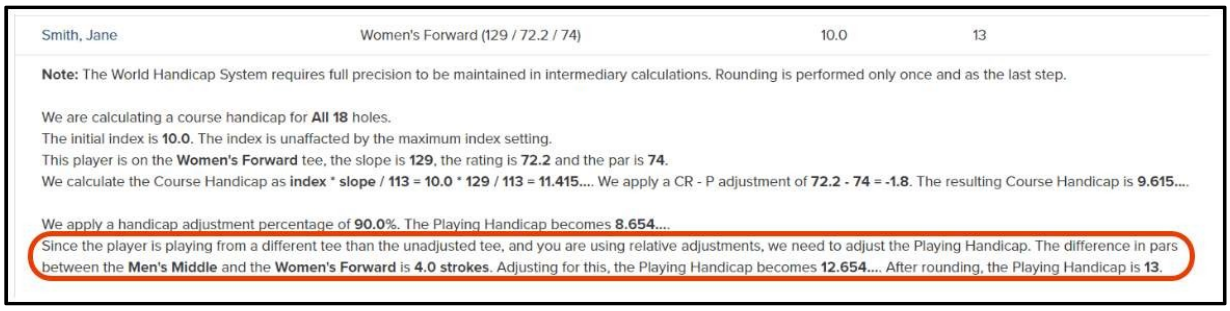
Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **15.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 15.5 * 122 / 113 = 16.734....** We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **15.534....**

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **13.981....** After rounding, the Playing Handicap is **14**.

Stroke Play - 90% Handicap Allowance w/ Multiple Pars

Jane is playing in an individual Stroke Play competition with 90% Handicap Allowance. She is a 10.0 Handicap Index and is playing from the Women's Forward tee (Slope is 129, Course Rating is 72.2 and the Par is 74) in which Par is 4 strokes higher than the unadjusted tee - Rule 6.2b(i). Below are the calculations of her Playing Handicap.



Smith, Jane	Women's Forward (129 / 72.2 / 74)	10.0	13

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

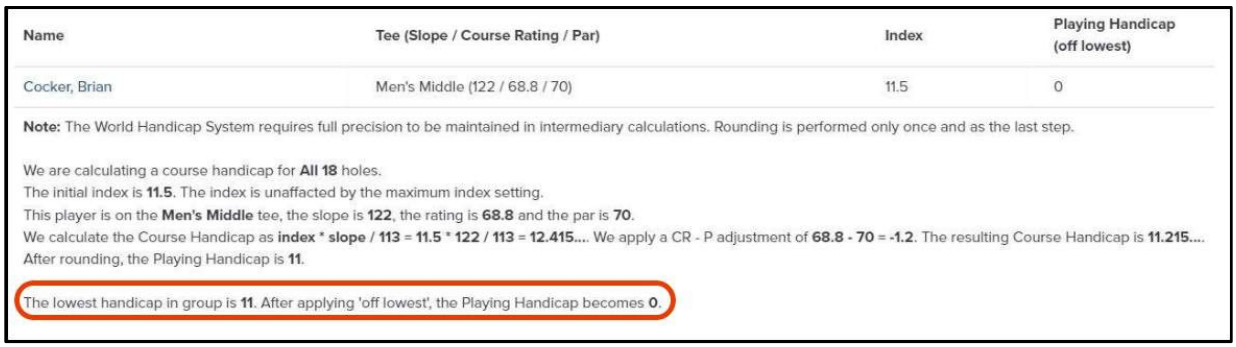
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 10.0 * 129 / 113 = 11.415...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.615...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **8.654...**.
Since the player is playing from a different tee than the unadjusted tee, and you are using relative adjustments, we need to adjust the Playing Handicap. The difference in pars between the **Men's Middle** and the **Women's Forward** is **4.0 strokes**. Adjusting for this, the Playing Handicap becomes **12.654...**. After rounding, the Playing Handicap is **13**.

Format Examples: Match Play

Match Play – Individual

Brian and Erich are playing in an individual Match Play competition. Brian's Handicap Index is 11. 5 and is playing Men's Middle tee (Slope is 122, Course Rating is 68.8 and the Par is 70). Erich's Handicap Index is 40.0 and is playing the Men's Middle tee (Slope is 122, Course Rating is 68.8 and the Par is 70). Below is the Playing Handicap calculation for Brian.



Name	Tee (Slope / Course Rating / Par)	Index	Playing Handicap (off lowest)
Cocker, Brian	Men's Middle (122 / 68.8 / 70)	11.5	0

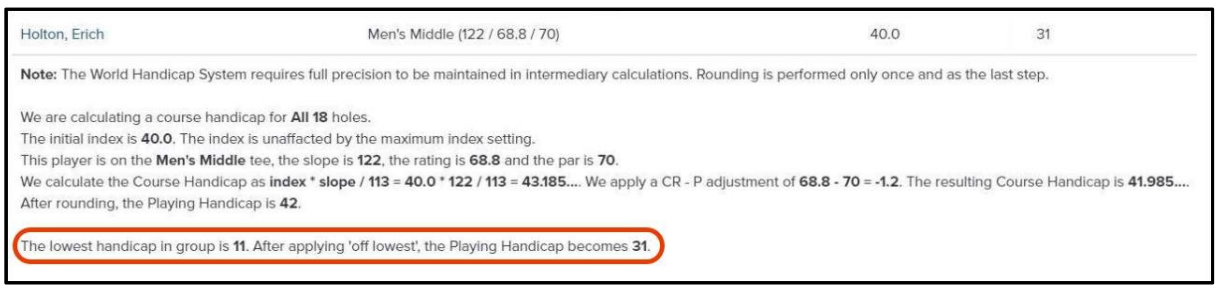
Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **11.5**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **11.5 * 122 / 113** = **12.415....** We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **11.215....**
After rounding, the Playing Handicap is **11**.

The lowest handicap in group is **11**. After applying 'off lowest', the Playing Handicap becomes **0**.

Brian's Playing Handicap is 11, but because he has the lowest Playing Handicap in the match, he receives zero strokes for the competition.

Below is the Playing Handicap calculation for his opponent, Erich.



Holton, Erich	Men's Middle (122 / 68.8 / 70)	40.0	31

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

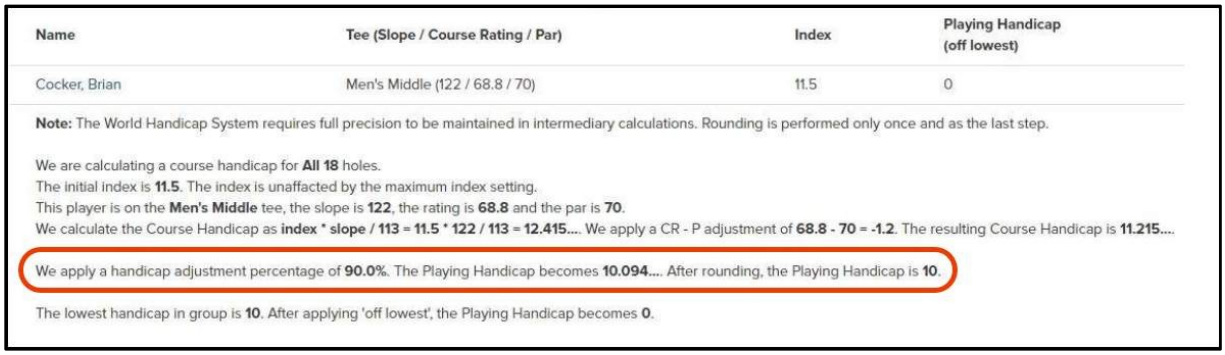
We are calculating a course handicap for **All 18** holes.
The initial index is **40.0**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **40.0 * 122 / 113** = **43.185....** We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **41.985....**
After rounding, the Playing Handicap is **42**.

The lowest handicap in group is **11**. After applying 'off lowest', the Playing Handicap becomes **31**.

Erich's Playing Handicap is 42 and will receive 31 strokes after applying the "lowest ball".

Match Play - Individual w/ 90% Handicap Allowance

Brian and Erich are now playing in an individual Match Play competition where a 90% Handicap Allowance is applied. Brian & Erich's Handicap Indexes are still 11.5 & 40.0, with the same course information as the first example. Below is the Playing Handicap calculation for Brian.



Name	Tee (Slope / Course Rating / Par)	Index	Playing Handicap (off lowest)
Cocker, Brian	Men's Middle (122 / 68.8 / 70)	11.5	0

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **11.5**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 11.5 * 122 / 113 = 12.415....** We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **11.215....**

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **10.094....** After rounding, the Playing Handicap is **10**.

The lowest handicap in group is **10**. After applying 'off lowest', the Playing Handicap becomes **0**.

After applying the 90% Handicap Allowance, he comes a 10 Playing Handicap. Because he has the lowest Playing Handicap in the match, he receives zero stroke

Below is the Playing Handicap calculation for his opponent, Erich.

Holton, Erich	Men's Middle (122 / 68.8 / 70)	40.0	28

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **40.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 40.0 * 122 / 113 = 43.185....** We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **41.985....**

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **37.787....** After rounding, the Playing Handicap is **38**.

The lowest handicap in group is **10**. After applying 'off lowest', the Playing Handicap becomes **28**.

After applying the 90% Handicap Allowance, Erich's Playing Handicap becomes a 38 and will receive 28 strokes after applying the "lowest ball".

Match Play - Four-Ball

Brian and Erich are now playing in a Four-Ball Match Play competition. The pair they are competing against have Handicap Indexes of +1.4 and 5.0 playing from the same tees as Brian and Erich. Below you will see how Brian and Erich's Playing Handicap are calculated for this competition:

Name	Tee (Slope / Course Rating / Par)	Index	Playing Handicap (off lowest)
Cocker, Brian	Men's Middle (122 / 68.8 / 70)	11.5	14

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **11.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 11.5 * 122 / 113 = 12.415...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **11.215...**.
After rounding, the Playing Handicap is **11**.

The lowest handicap in group is **+3**. After applying 'off lowest', the Playing Handicap becomes **14**.

Holton, Erich	Men's Middle (122 / 68.8 / 70)	40.0	45

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **40.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 40.0 * 122 / 113 = 43.185...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **41.985...**.
After rounding, the Playing Handicap is **42**.

The lowest handicap in group is **+3**. After applying 'off lowest', the Playing Handicap becomes **45**.

Match Play Four- Ball w/90% Handicap Allowance and Multiple Pars

Tami (17.3 Handicap Index) and Bev (9.5 Handicap Index) are playing in a Four-Ball Match Play competition against Brian and Erich where a 90% Handicap Allowance is applied in the match. While the men are playing from the unadjusted Men's Middle Tee, the women are playing from the Women's Forward tee (Tee Slope: 129, Rating: 72.2, Par: 74). Below you will see how the Playing Handicaps are calculated for Tami and Bev.

Smith, Tami	Women's Forward (129 / 72.2 / 74)	17.3	10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **17.3**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 17.3 * 129 / 113 = 19.749...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **17.949...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **16.154...**.
Since the player is playing from a different tee than the unadjusted tee, and you are using relative adjustments, we need to adjust the Playing Handicap. The difference in pars between the **Men's Middle** and the **Women's Forward** is **4.0 strokes**. Adjusting for this, the Playing Handicap becomes **20.154...**. After rounding, the Playing Handicap is **20**.

The lowest handicap in group is **10**. After applying 'off lowest', the Playing Handicap becomes **10**.

Watkins, Bev	Women's Forward (129 / 72.2 / 74)	9.5	2

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

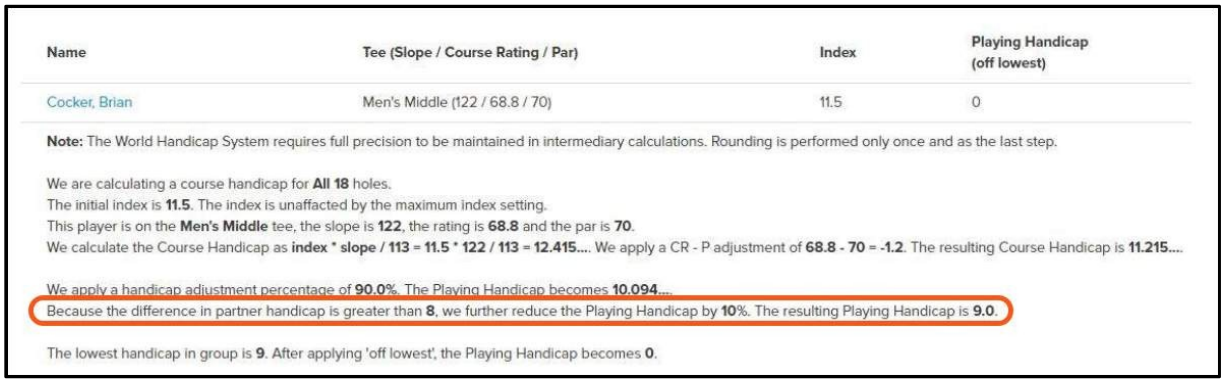
We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **8.140...**.
Since the player is playing from a different tee than the unadjusted tee, and you are using relative adjustments, we need to adjust the Playing Handicap. The difference in pars between the **Men's Middle** and the **Women's Forward** is **4.0 strokes**. Adjusting for this, the Playing Handicap becomes **12.140...**. After rounding, the Playing Handicap is **12**.

The lowest handicap in group is **10**. After applying 'off lowest', the Playing Handicap becomes **2**.

Because they are playing on a tee with a par difference of 4 (compared to the unadjusted tee), an additional adjustment of 4 strokes is needed for both players after applying the 90% Handicap Allowance – Rule 6.2b(i).

Match Play - Four-Ball w/90% Handicap Allowance and an Additional 10% Handicap Reduction Due to Handicap Difference Being Greater Than 8 Strokes

Brian and Erich are playing in a Four-Ball Match Play competition against Tami and Bev where a 90% Handicap Allowance is applied, and an additional 10% handicap reduction is also applied when partner Playing Handicaps are greater than 8 strokes different. Brian and Erich's Handicap Indexes are 11.5 and 40.0 (greater than 8 stroke difference). Below you will see how their Playing Handicaps are computed.



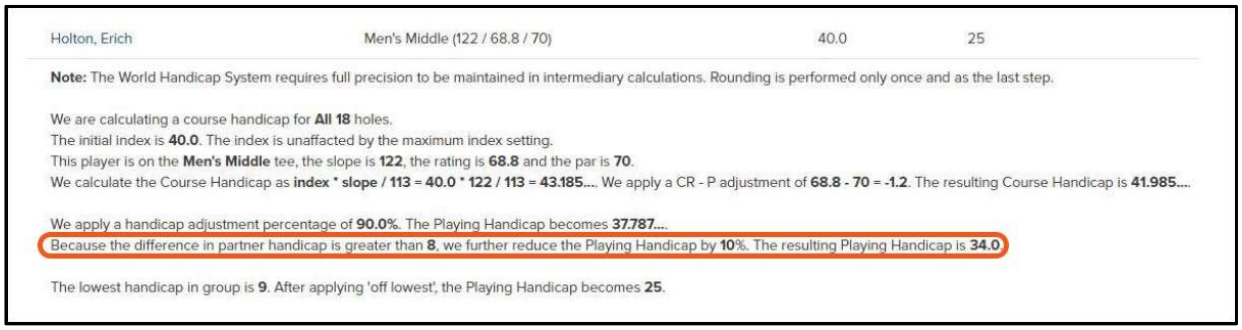
Name	Tee (Slope / Course Rating / Par)	Index	Playing Handicap (off lowest)
Cocker, Brian	Men's Middle (122 / 68.8 / 70)	11.5	0

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **11.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 11.5 * 122 / 113 = 12.415...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **11.215...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **10.094...**.
Because the difference in partner handicap is greater than **8**, we further reduce the Playing Handicap by **10%**. The resulting Playing Handicap is **9.0**.

The lowest handicap in group is **9**. After applying 'off lowest', the Playing Handicap becomes **0**.



Holton, Erich	Men's Middle (122 / 68.8 / 70)	40.0	25

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **40.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 40.0 * 122 / 113 = 43.185...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **41.985...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **37.787...**.
Because the difference in partner handicap is greater than **8**, we further reduce the Playing Handicap by **10%**. The resulting Playing Handicap is **34.0**.

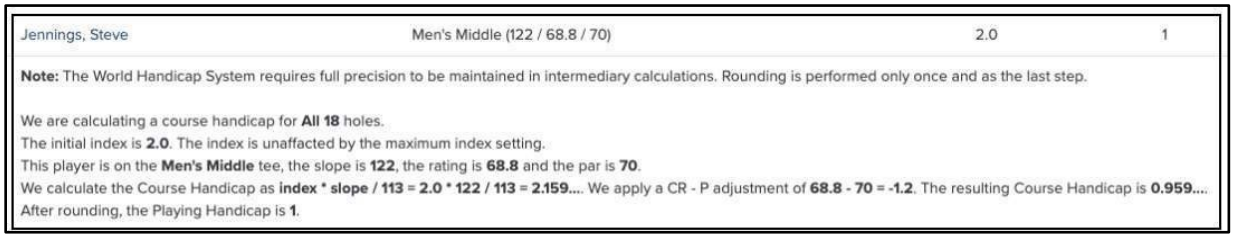
The lowest handicap in group is **9**. After applying 'off lowest', the Playing Handicap becomes **25**.

Because the difference in their Course Handicaps are greater than 8 strokes, an additional 10% was reduced from their Course Handicap to determine their Playing Handicap. As you can see, rounding is only done once in the end.

Format Examples: Stableford/Quota

Stableford/Quota –Individual

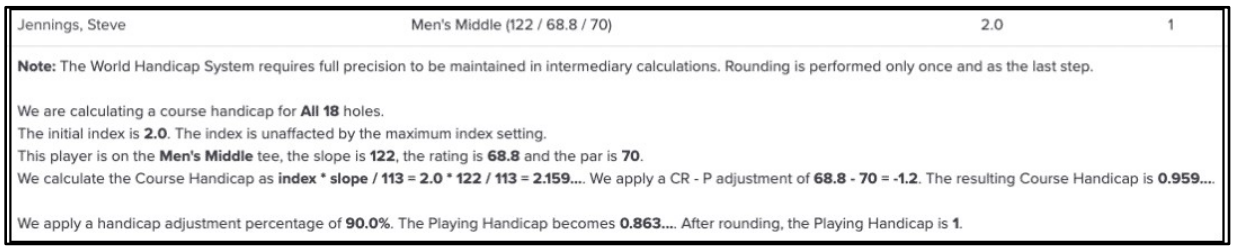
Steve (2.0 Handicap Index) is playing in an individual Stableford competition. He is playing the Men's Middle tee (Slope is 122, Course Rating is 68.8 and the Par is 70). Below is the calculation for his Playing Handicap



Again, the calculation is the same as Stroke Play.

Stableford/Quota - Individual w/ 90% Handicap Allowance

Steve is now playing in an individual Stableford competition where a 90% Handicap Allowance is applied. Below is the calculation for his Playing Handicap.



After the 90% Handicap Allowance adjustment is made, the Playing Handicap is rounded for a final Playing Handicap.

Stableford/Quota - Individual w/ 90% Handicap Allowance with Multiple Pars

Chelsea (17.3 Handicap Index) is playing in an Individual Stableford competition where 90% Handicap Allowance is applied. She is playing from the Women's Forward tee, which is not the unadjusted tee. The par difference is 4. Below is the calculation for her Playing Handicap.

Smith, Tami	Women's Forward (129 / 72.2 / 74)	17.3	16

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for **All 18** holes.
The initial index is **17.3**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 17.3 * 129 / 113 = 19.749...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **17.949...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **16.154...**. After rounding, the Playing Handicap is **16**.

As you can see, even though Chelsea is playing from a tee with a different par, no additional par difference adjustment is made - Rule 6.2b(iii).

Stableford/Quota - Alternate Shot/Chapman

This example is discussed in the "Alternate Shot/Chapman" Section.

Stableford/Quota - Scramble

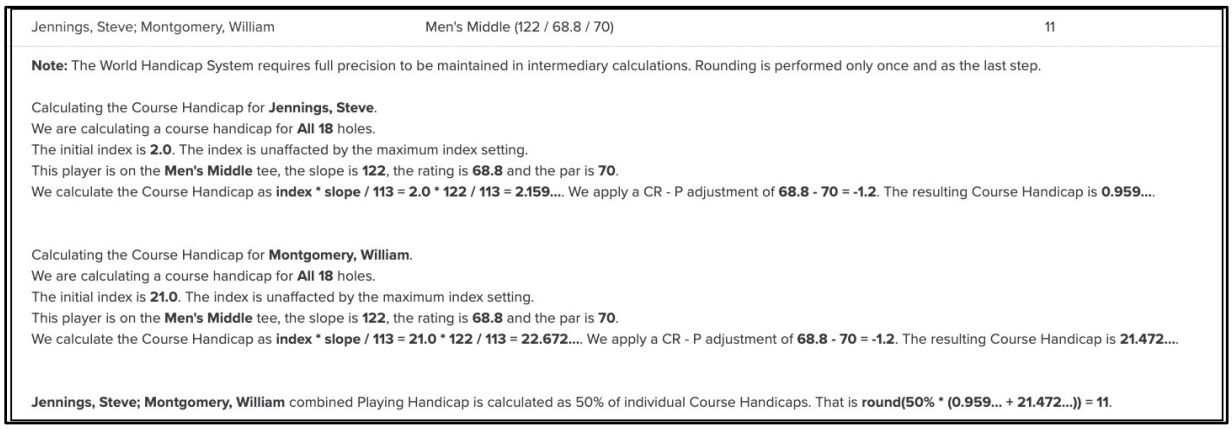
This example is discussed in the "2-Person Scramble" & "4-Person Scramble" Sections.

Format Examples: Foursomes (Alternate Shot)/Chapman

Foursomes (Alternate Shot): 50% of Sum

Steve (2.0 Handicap Index) and William (21.0 Handicap Index) are playing in a Foursomes (Alternate Shot) competition. The recommended Handicap Allowance for a Foursomes (Alternate Shot) format is 50% of the sum of both player's unrounded Course Handicap. They are playing the Men's Middle tee (Slope 122, Rating 68.8, Par 70).

Below is the computation for their Team Playing Handicap.



Jennings, Steve; Montgomery, William | Men's Middle (122 / 68.8 / 70) | 11

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Jennings, Steve**.
We are calculating a course handicap for **All 18** holes.
The initial index is **2.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 2.0 * 122 / 113 = 2.159...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **0.959...**.

Calculating the Course Handicap for **Montgomery, William**.
We are calculating a course handicap for **All 18** holes.
The initial index is **21.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 21.0 * 122 / 113 = 22.672...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **21.472...**.

Jennings, Steve; Montgomery, William combined Playing Handicap is calculated as 50% of individual Course Handicaps. That is **round(50% * (0.959... + 21.472...)) = 11**.

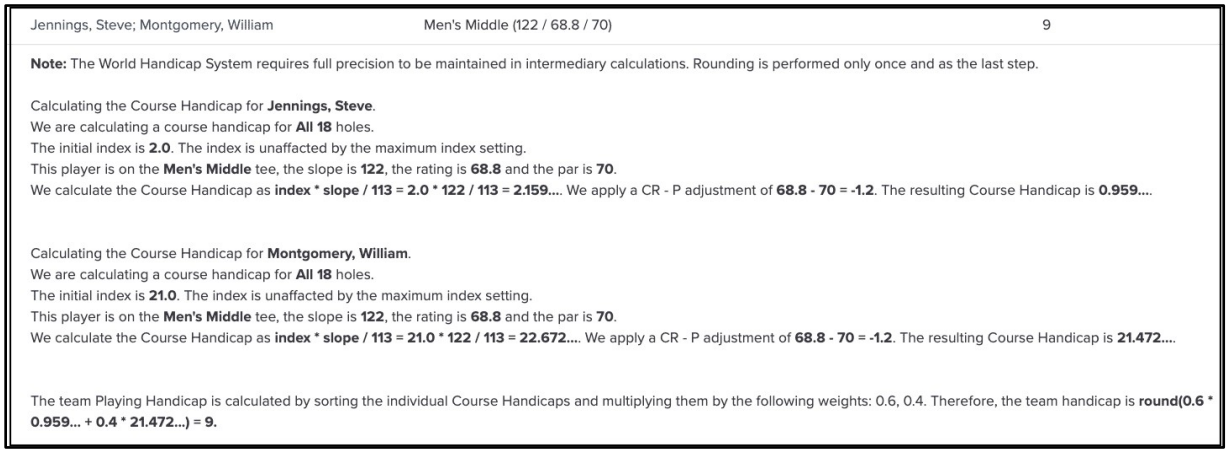
As you can see, 50% of their combined unrounded Course Handicap (22.431...) computes their rounded Team Playing Handicap to 11.

Foursomes (Alternate Shot): Chapman (60%/40%)

The recommended Handicap Allowance for a Chapman competition is 60% of Player A and 40% of Player B's unrounded Course Handicaps.

Remember from above, Steve's unrounded Course Handicap was a 0.959... and William's was a 21.472... We'll take 60% of Steve's unrounded Course Handicap and add it to 40% of William's unrounded Course Handicap; then round the total to come up with a combined Team Playing Handicap of 9.

Below is the computation of their Team Playing Handicap.



Jennings, Steve; Montgomery, William	Men's Middle (122 / 68.8 / 70)	9

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Jennings, Steve**.
We are calculating a course handicap for **All 18** holes.
The initial index is **2.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **2.0 * 122 / 113** = **2.159...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **0.959...**.

Calculating the Course Handicap for **Montgomery, William**.
We are calculating a course handicap for **All 18** holes.
The initial index is **21.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **21.0 * 122 / 113** = **22.672...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **21.472...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.6, 0.4. Therefore, the team handicap is **round(0.6 * 0.959... + 0.4 * 21.472...)** = **9**.

Foursomes (Alternate Shot): Chapman w/ Multiple Pars (1 Partner on Adjusted Tee)

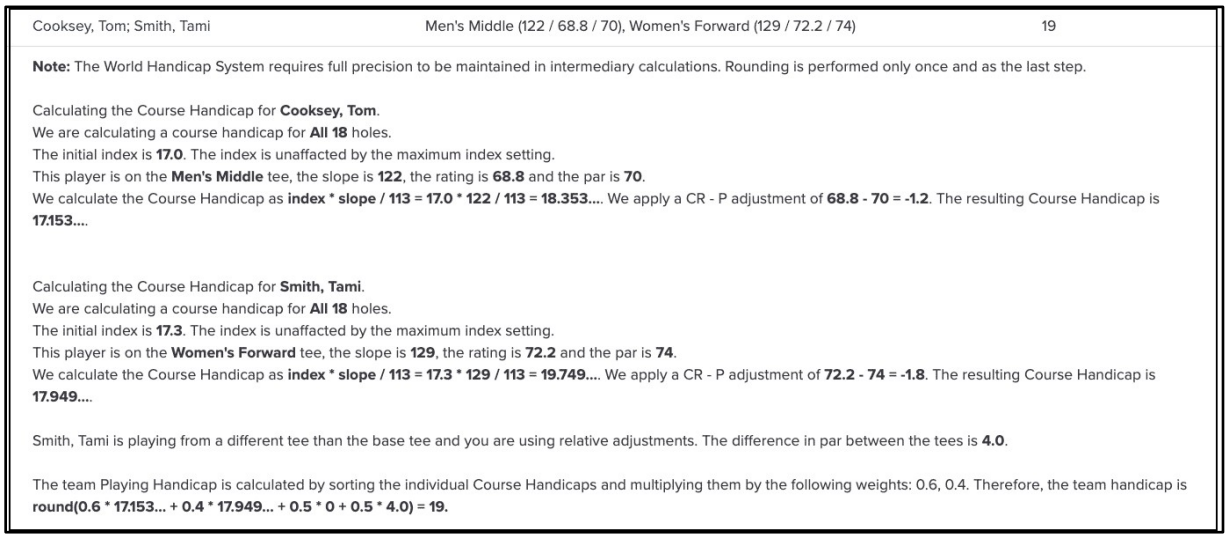
In this example, we are looking at the team of Tom and Tami. Tom is playing from the Men's Middle tee (122/68.8/70) and Tami is playing from the Women's Forward tee (129/72.2/74). When dealing with multiple pars we need to calculate each unrounded Course Handicap then apply the relative par adjustments.

In Foursomes (Alternate Shot) and Chapman formats, the relative par adjustment would require adding 50% of the difference in par between the two tees.

Tom's unrounded Course Handicap is 17.153... and Tami's unrounded Course Handicap is 17.949 We apply the Handicap Allowances of 60% of Player A (Tom) and 40% of Player B (Tami), then apply the relative par adjustment. There is a 4-stroke difference between the par of the two tees, so we take 50% of that difference, resulting in 2 strokes for Tami and add it to the team's Playing Handicap.

Tom and Tami's Team Playing Handicap rounds to 19.

Below is the computation of their Team Playing Handicap.



Cooksey, Tom; Smith, Tami	Men's Middle (122 / 68.8 / 70), Women's Forward (129 / 72.2 / 74)	19

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Cooksey, Tom**.
We are calculating a course handicap for **All 18** holes.
The initial index is **17.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **17.0 * 122 / 113** = **18.353...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **17.153...**.

Calculating the Course Handicap for **Smith, Tami**.
We are calculating a course handicap for **All 18** holes.
The initial index is **17.3**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **17.3 * 129 / 113** = **19.749...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **17.949...**.

Smith, Tami is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

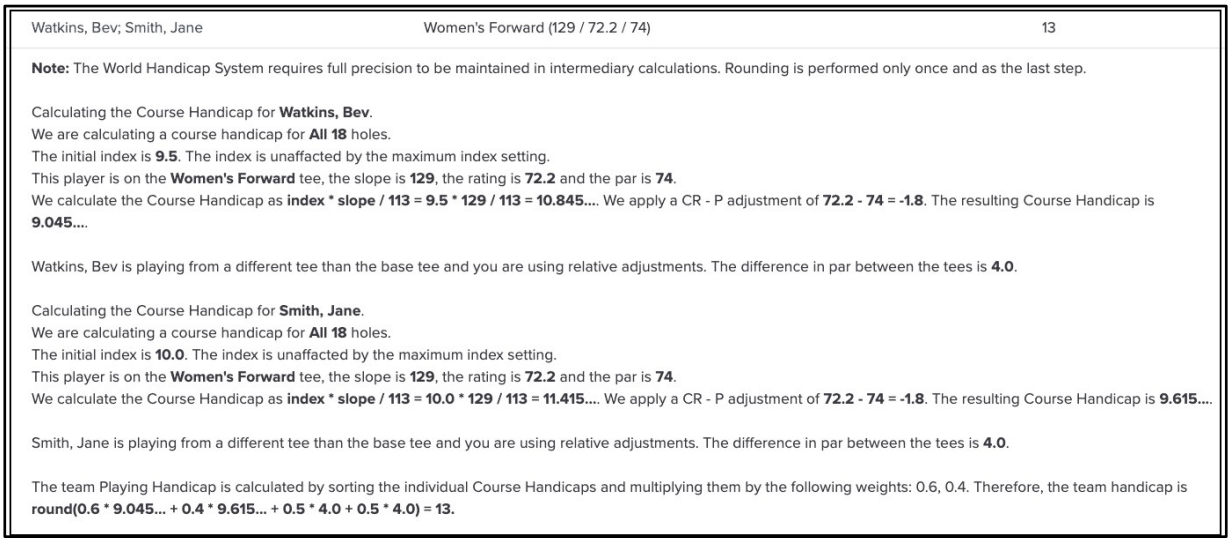
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.6, 0.4. Therefore, the team handicap is **round(0.6 * 17.153... + 0.4 * 17.949... + 0.5 * 0 + 0.5 * 4.0) = 19.**

Foursomes (Alternate Shot): Chapman w/ Multiple Pars (Both Partners on Adjusted Tee)

In this example, we are looking at the team of Bev and Jane. Both players are competing from an adjusted tee (Women's Forward tee). First, we calculate both player's Course Handicap, Bev calculates to a 9.045... unrounded Course Handicap and Jane to a 9.615... unrounded Course Handicap.

We then apply the Handicap Allowance for a Chapman of 60% of Player A and 40% of Player B. Then, add the relative par adjustment. The par difference between tees is 4 so we take 50% of the combined difference and add it to the total to get the Team Playing Handicap.

Below is the computation of their Team Playing Handicap.



Watkins, Bev; Smith, Jane	Women's Forward (129 / 72.2 / 74)	13

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 10.0 * 129 / 113 = 11.415...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.615...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.6, 0.4. Therefore, the team handicap is **round(0.6 * 9.045... + 0.4 * 9.615... + 0.5 * 4.0 + 0.5 * 4.0) = 13.**

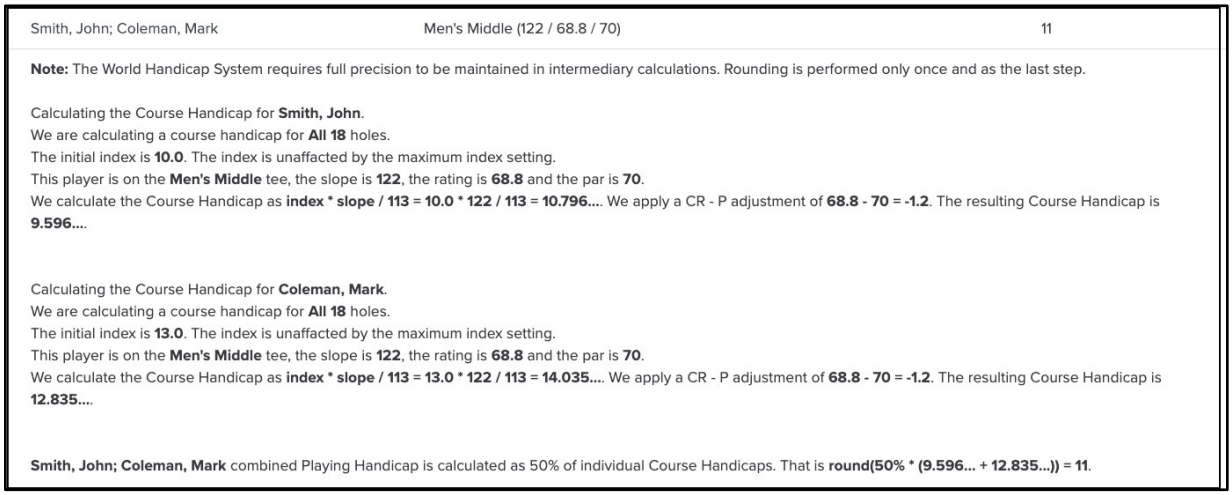
We take 60% of Bev's unrounded Course Handicap (0.6*9.045) + 40% of Jane's unrounded Course Handicap (0.4*9.615) + the relative par adjustment for Bev (0.5*4) + the relative par adjustment for Jane (0.5*4). After rounding this comes to a Team Playing Handicap of 13.

Foursomes (Alternate Shot) – Stableford

The recommended Handicap Allowance for Foursomes (Alternate Shot) Stableford format is 50% Team Combined Handicap.

John and Mark are participating in an Alternate Shot Stableford competition where John carries a 10.0 Handicap Index and Mark carries a 13.0 Handicap Index. We follow the normal formula to calculate their unrounded Course Handicaps, John calculates to 9.596... and Mark to 12.835... We then apply the Handicap Allowance of 50% of their combined unrounded Course Handicap, after rounding we calculate a Team Playing Handicap of 11.

Below is the computation of their Team Playing Handicap.



Smith, John; Coleman, Mark	Men's Middle (122 / 68.8 / 70)	11

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, John**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 122 / 113** = **10.796...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **9.596...**.

Calculating the Course Handicap for **Coleman, Mark**.
We are calculating a course handicap for **All 18** holes.
The initial index is **13.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **13.0 * 122 / 113** = **14.035...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **12.835...**.

Smith, John; Coleman, Mark combined Playing Handicap is calculated as 50% of individual Course Handicaps. That is **round(50% * (9.596... + 12.835...))** = **11**.

Foursomes (Alternate Shot) - Stableford 50% of Sum w/ Multiple Pars (1 Partner on Adjusted Tee)

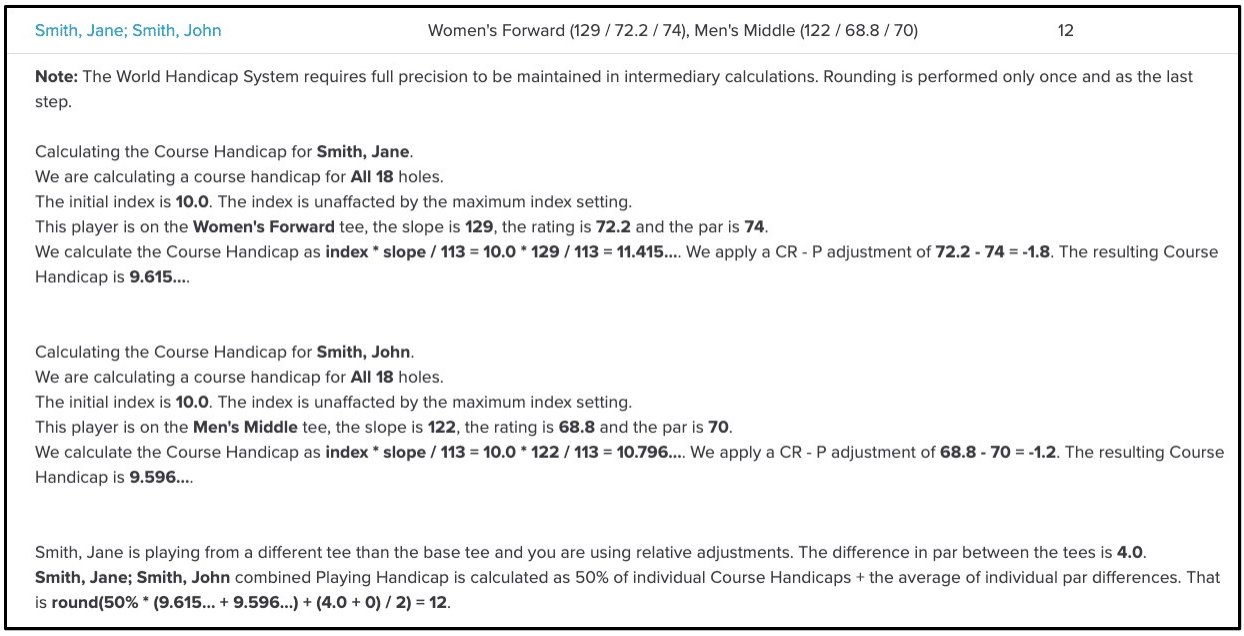
In this example, we are looking at the team of Jane and John. John is playing from the Men's Middle tee (122/68.8/70) and Jane is playing from the Women's Forward tee (129/72.2/74). When dealing with multiple pars we need to calculate each unrounded Course Handicap then apply the relative par adjustments.

In Foursomes (Alternate Shot) Stableford formats, the relative par adjustment would require adding 50% of the difference in par between the two tees.

Tom's unrounded Course Handicap is 9.596... and Tami's unrounded Course Handicap is 9.615... First, we calculate 50% of the combined unrounded Course Handicap which becomes 9.605... Then, apply the relative par adjustment. There is a 4-stroke difference between the par of the two tees, so we take 50% of that difference, resulting in 2 strokes and add it to the team's Playing Handicap.

John and Jane's final Team Playing Handicap rounds to 12.

Below is the computation of their Team Playing Handicap.



Smith, Jane; Smith, John | Women's Forward (129 / 72.2 / 74), Men's Middle (122 / 68.8 / 70) | 12

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Calculating the Course Handicap for **Smith, John**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 122 / 113** = **10.796...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **9.596...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Smith, Jane; Smith, John combined Playing Handicap is calculated as 50% of individual Course Handicaps + the average of individual par differences. That is **round(50% * (9.615... + 9.596...) + (4.0 + 0) / 2)** = **12**.

Foursomes (Alternate Shot) - Stableford 50% of Sum w/ Multiple Pars (Both Partners on Adjusted Tee)

In this example, we are looking at the team of Bev and Jane. Both players are competing from an adjusted tee (Women's Forward tee). First, we calculate both player's unrounded Course Handicaps, Bev calculates to a 17.949... unrounded Course Handicap and Jane to a 9.615... unrounded Course Handicap.

Because both players on the team are playing to the same par (even if playing from the adjusted tee), no relative par adjustment is made. So, after applying 50% of the total team unrounded Course Handicap (27.564), the rounded Team Playing Handicap becomes 14.

Below is the computation of their Team Playing Handicap.

Smith, Jane; Smith, Tami	Women's Forward (129 / 72.2 / 74)	14

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Calculating the Course Handicap for **Smith, Tami**.
We are calculating a course handicap for **All 18** holes.
The initial index is **17.3**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **17.3 * 129 / 113** = **19.749...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **17.949...**.

Smith, Jane; Smith, Tami combined Playing Handicap is calculated as 50% of individual Course Handicaps. That is **round(50% * (9.615... + 17.949...))** = **14**.

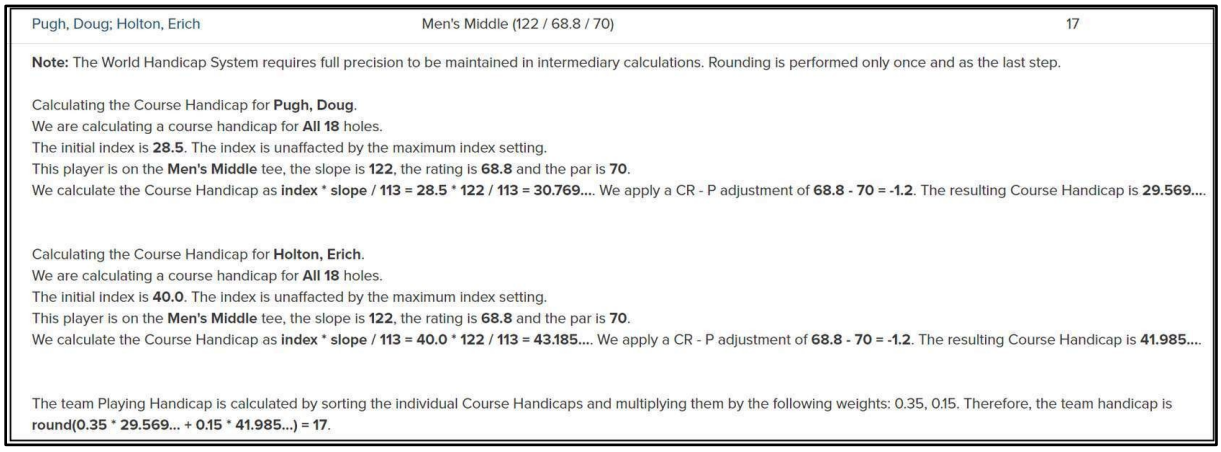
Format Examples: 2 Person Scramble

Two-Person Scramble - 35% + 15%

Doug (28.5 Handicap Index) and Erich (40.0 Handicap Index) are competing in a Two-Person Scramble using 35% of Doug's unrounded Course Handicap and 15% of Erich's unrounded Course Handicap.

After combining 35% of Doug's unrounded Course Handicap (29.569...) and 15% of Erich's (41.985...), the Team Playing Handicap is rounded to 17.

Below shows the computation for their Team Playing Handicap.



Pugh, Doug; Holton, Erich | Men's Middle (122 / 68.8 / 70) | 17

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Pugh, Doug**.
We are calculating a course handicap for **All 18** holes.
The initial index is **28.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 28.5 * 122 / 113 = 30.769...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **29.569...**.

Calculating the Course Handicap for **Holton, Erich**.
We are calculating a course handicap for **All 18** holes.
The initial index is **40.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 40.0 * 122 / 113 = 43.185...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **41.985...**.

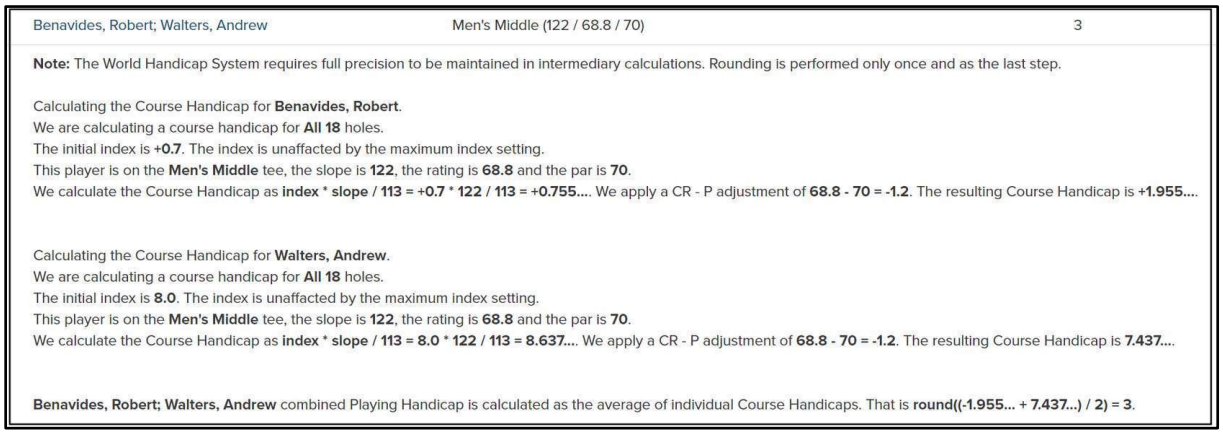
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap is **round(0.35 * 29.569... + 0.15 * 41.985...) = 17**.

Two-Person Scramble - Average Handicap

Robert (+0.7 Handicap Index) and Andrew (8.0 Handicap Index) are competing in a Two-Person Scramble using the average of the individual unrounded Course Handicaps.

After averaging Robert's unrounded Course Handicap (-1.955...) with Andrew's (7.437...), the Team Playing Handicap is rounded to 3.

Below shows the computation for their Team Playing Handicap.



Benavides, Robert; Walters, Andrew	Men's Middle (122 / 68.8 / 70)	3

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Benavides, Robert**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+0.7**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **+0.7 * 122 / 113** = **+0.755...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **+1.955...**.

Calculating the Course Handicap for **Walters, Andrew**.
We are calculating a course handicap for **All 18** holes.
The initial index is **8.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **8.0 * 122 / 113** = **8.637...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **7.437...**.

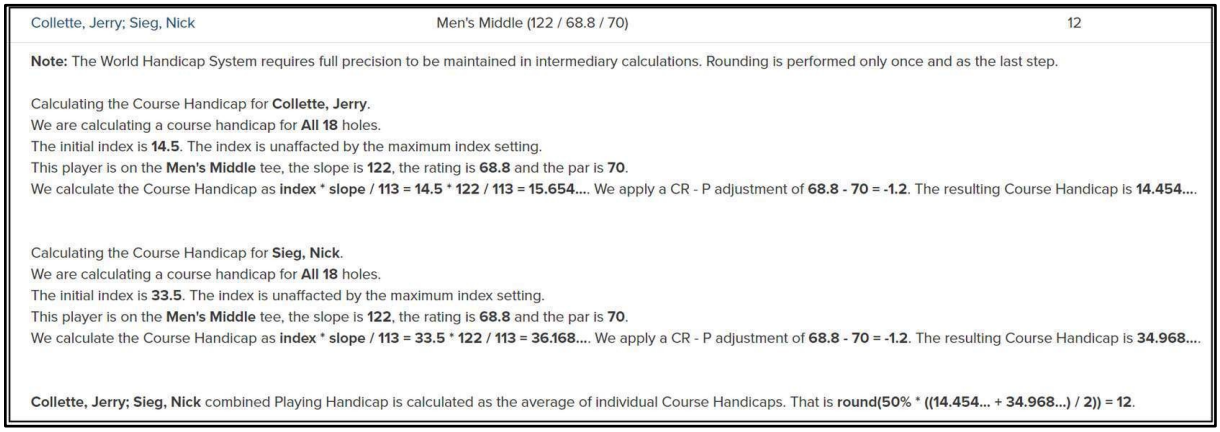
Benavides, Robert; Walters, Andrew combined Playing Handicap is calculated as the average of individual Course Handicaps. That is **round((-1.955... + 7.437...) / 2)** = **3**.

Two-Person Scramble - 50% of Average Handicap

Jerry (14.5 Handicap Index) and Nick (33.5 Handicap Index) are competing in a Two-Person Scramble using 50% of the average of the individual unrounded Course Handicaps.

After averaging Robert's unrounded Course Handicap (14.454...) with Andrew's (34.968...), and reducing the average by 50%, the Team Playing Handicap is rounded to 12.

Below shows the computation for their Team Playing Handicap.



Collette, Jerry; Sieg, Nick	Men's Middle (122 / 68.8 / 70)	12

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Collette, Jerry**.
We are calculating a course handicap for **All 18** holes.
The initial index is **14.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 14.5 * 122 / 113 = 15.654...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **14.454...**.

Calculating the Course Handicap for **Sieg, Nick**.
We are calculating a course handicap for **All 18** holes.
The initial index is **33.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 33.5 * 122 / 113 = 36.168...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **34.968...**.

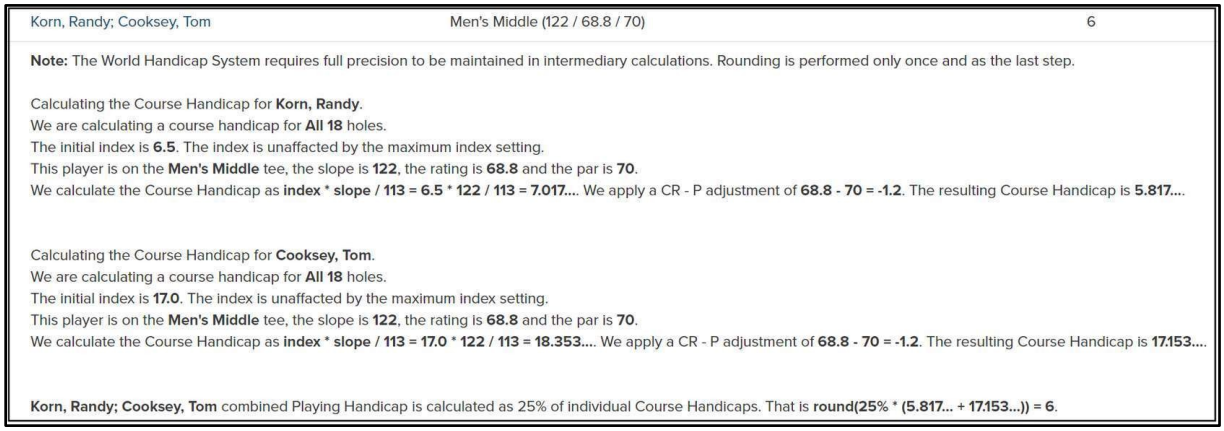
Collette, Jerry; Sieg, Nick combined Playing Handicap is calculated as the average of individual Course Handicaps. That is **round(50% * ((14.454... + 34.968...) / 2)) = 12**.

Two-Person Scramble - % of Handicap

Randy (6.5 Handicap Index) and Tom (17.0 Handicap Index) are competing in a Two Person Scramble using 25% of the individual unrounded Course Handicaps.

After combining Randy's unrounded Course Handicap (5.817...) with Tom's (17.153...), and reducing the total by 25%, the Team Playing Handicap is rounded to 6.

Below shows the computation for their Team Playing Handicap.



Korn, Randy; Cooksey, Tom	Men's Middle (122 / 68.8 / 70)	6

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Korn, Randy**.
We are calculating a course handicap for **All 18** holes.
The initial index is **6.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 6.5 * 122 / 113 = 7.017...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **5.817...**.

Calculating the Course Handicap for **Cooksey, Tom**.
We are calculating a course handicap for **All 18** holes.
The initial index is **17.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 17.0 * 122 / 113 = 18.353...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **17.153...**.

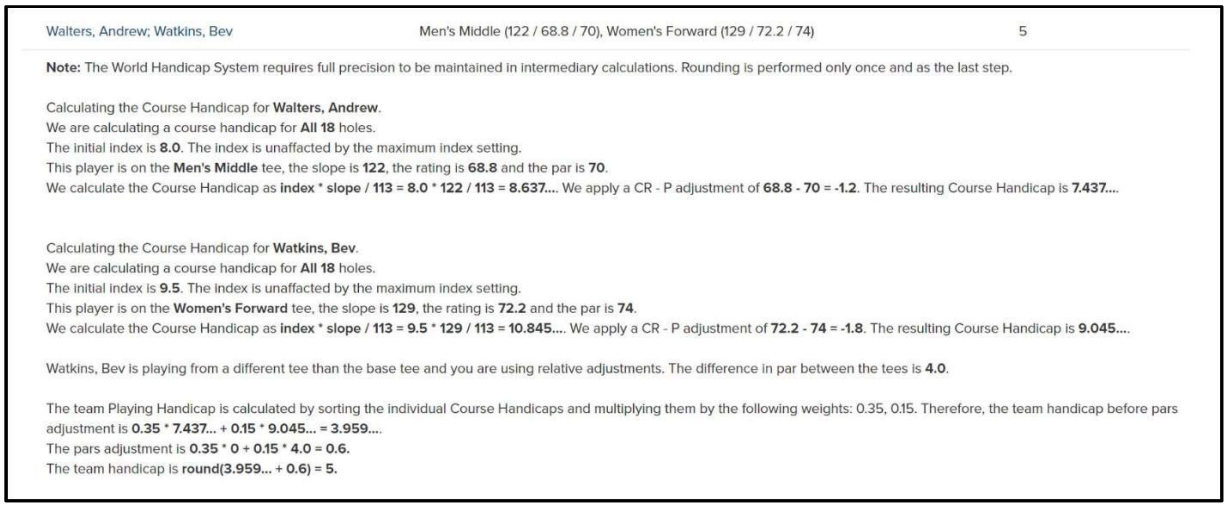
Korn, Randy; Cooksey, Tom combined Playing Handicap is calculated as 25% of individual Course Handicaps. That is **round(25% * (5.817... + 17.153...)) = 6**.

Two-Person Scramble - With Multiple Pars (1 Partner on Adjusted Tee)

Andrew (8.0 Handicap Index) and Bev (9.5 Handicap Index) are competing in a Two-Person Scramble using 35%/15% of the individual unrounded Course Handicaps. Andrew is playing from the Men's Middle Tee (122/68.8/70) and Bev is playing from the Women's Forward Tee (129/72.2/74). The unadjusted tee is the Men's Middle Tee, meaning Bev is playing from a different tee than the unadjusted tee. The difference in par is 4.0.

After calculating Andrew's unrounded Course Handicap (7.437...) and Bev's (9.045...) and applying the appropriate Handicap Allowance to the par adjustment the Team Playing Handicap is rounded to 5.

Below shows the computation for their Team Playing Handicap.



Walters, Andrew; Watkins, Bev | Men's Middle (122 / 68.8 / 70), Women's Forward (129 / 72.2 / 74) | 5

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Walters, Andrew**.
We are calculating a course handicap for **All 18** holes.
The initial index is **8.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 8.0 * 122 / 113 = 8.637...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **7.437...**.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap before pars adjustment is **0.35 * 7.437... + 0.15 * 9.045... = 3.959...**.
The pars adjustment is **0.35 * 0 + 0.15 * 4.0 = 0.6.**
The team handicap is **round(3.959... + 0.6) = 5.**

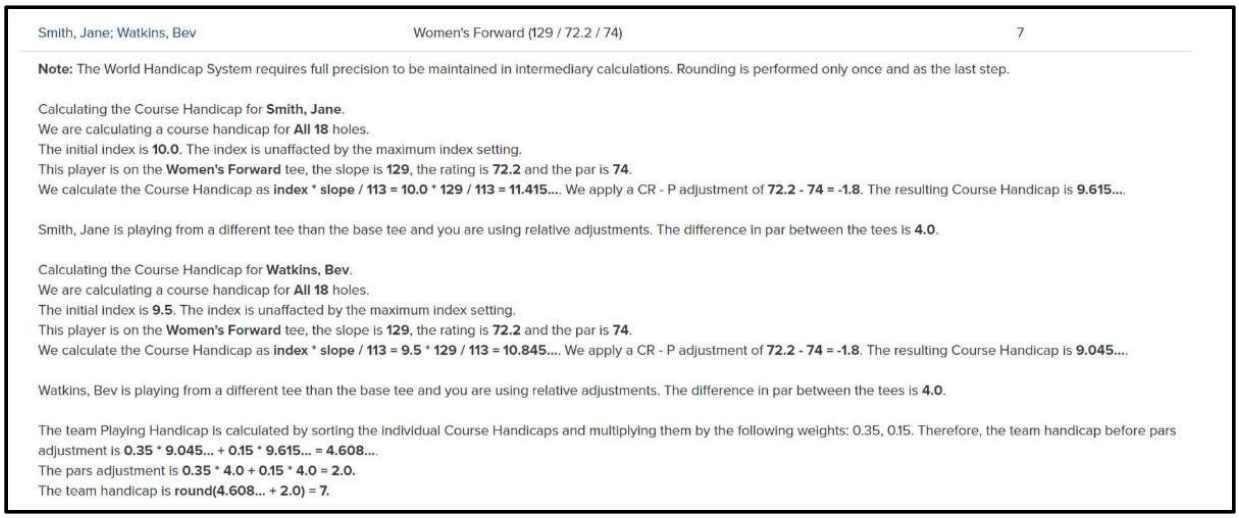
Two-Person Scramble - With Multiple Pars (Both Players on Adjusted Tee)

Bev (9.5 Handicap Index) and Jane (10.0 Handicap Index) are competing in a Two-Person Scramble using 35%/15% of the individual unrounded Course Handicaps. Both players are playing from the Women's Forward tee (129/72.2/74). The unadjusted tee is the Men's Middle Tee (122/68.8/70) meaning both players are playing from a different tee than the unadjusted tee. The difference in par is 4.0.

The par difference adjustment is applied by multiplying the adjusted player's Handicap Allowance (.35 or .15) by the difference in par and combining.

After calculating Jane's unrounded Course Handicap (9.615...) and Bev's (9.045...) and applying the appropriate Handicap Allowance to the par adjustment the Team Playing Handicap is rounded to 7.

Below shows the computation for their Team Playing Handicap.



Smith, Jane; Watkins, Bev | Women's Forward (129 / 72.2 / 74) | 7

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 10.0 * 129 / 113 = 11.415...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.615...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

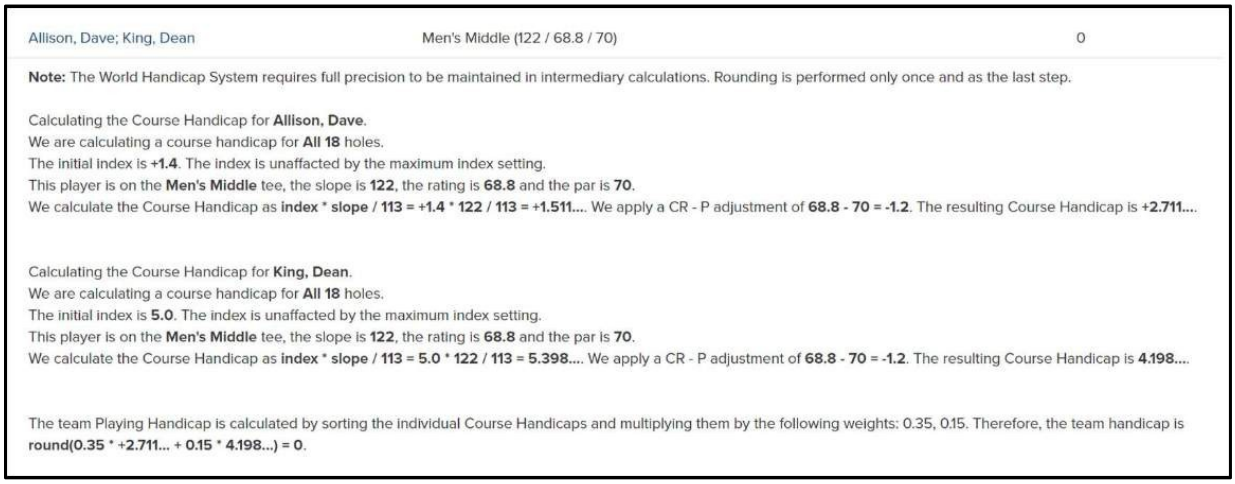
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap before pars adjustment is **0.35 * 9.045... + 0.15 * 9.615... = 4.608...**.
The pars adjustment is **0.35 * 4.0 + 0.15 * 4.0 = 2.0.**
The team handicap is **round(4.608... + 2.0) = 7.**

Two-Person Scramble – Stableford

Dave (+1.4 Handicap Index) and Dean (5.0 Handicap Index) are competing in a Two-Person Stableford Scramble using 35%/15% of the individual unrounded Course Handicaps.

After calculating Dave's unrounded Course Handicap (+2.711…) and Dean's (4.198…), the Team Playing Handicap is rounded to 0.

Below shows the computation for their Team Playing Handicap.



Allison, Dave; King, Dean	Men's Middle (122 / 68.8 / 70)	0

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Allison, Dave**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+1.4**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = +1.4 * 122 / 113 = +1.511...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **+2.711...**.

Calculating the Course Handicap for **King, Dean**.
We are calculating a course handicap for **All 18** holes.
The initial index is **5.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 5.0 * 122 / 113 = 5.398...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **4.198...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap is **round(0.35 * +2.711... + 0.15 * 4.198...) = 0**.

Two-Person Scramble - Stableford 35%/15% w/ Multiple Pars (1 Partner on Adjusted Tee)

Steve (2.0 Handicap Index) and Jane (10.0 Handicap Index) are competing in a Two-Person Stableford Scramble using 35%/15% of the individual unrounded Course Handicaps. Steve is playing from the Men's Middle Tee (122/68.8/70) and Jane is playing from the Women's Forward Tee (129/72.2/74). The unadjusted tee is the Men's Middle Tee meaning Jane is playing from a different tee than the unadjusted tee. The difference in par between the two tees is 4.

The par difference adjustment is applied by multiplying the adjusted player's Handicap Allowance (.15) by the difference in par.

After calculating Jane's unrounded Course Handicap (9.615...) and Steve's (.959...) and applying the appropriate Handicap Allowance to the par adjustment the Team Playing Handicap is rounded to 2.

Below shows the computation for their Team Playing Handicap.

Smith, Jane; Jennings, Steve	Women's Forward (129 / 72.2 / 74), Men's Middle (122 / 68.8 / 70)	2

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Smith, Jane is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.

Calculating the Course Handicap for **Jennings, Steve**.
We are calculating a course handicap for **All 18** holes.
The initial index is **2.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **2.0 * 122 / 113** = **2.159...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **0.959...**.

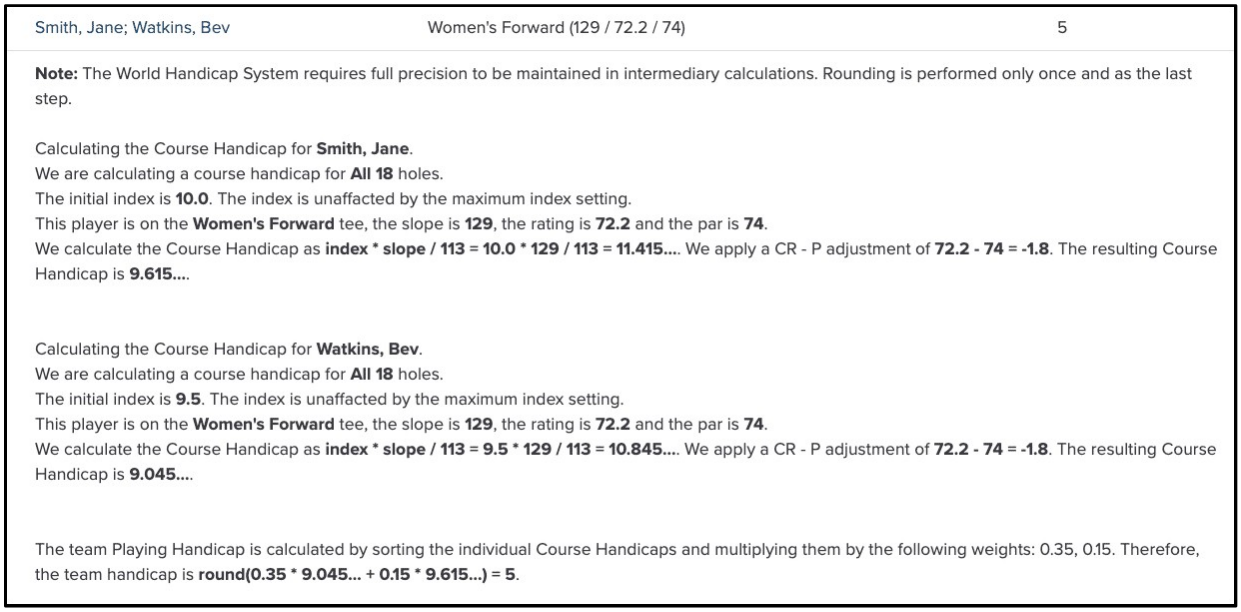
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap before pars adjustment is **0.35 * 0.959... + 0.15 * 9.615...** = **1.778...**.
The pars adjustment is **0.35 * 0 + 0.15 * 4.0** = **0.6.**
The team handicap is **round(1.778... + 0.6)** = **2.**

Two-Person Scramble - Stableford 35%/15% w/ Multiple Pars (Both Partners on Adjusted Tee)

In this example, we are looking at the team of Bev and Jane. Both players are competing from an adjusted tee (Women's Forward tee). First, we calculate both player's Course Handicap, Bev converts to a 9.045 Course Handicap and Jane converts to a 9.615 Course Handicap.

Because both players on the team are playing to the same par (even if playing from the adjusted tee), no relative par adjustment is made. So, after applying the appropriate Handicap Allowance (.35 and .15) to the Player unrounded Course Handicaps, the rounded Team Playing Handicap becomes 5.

Below is the computation of their Team Playing Handicap.



Smith, Jane; Watkins, Bev	Women's Forward (129 / 72.2 / 74)	5

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Smith, Jane**.
We are calculating a course handicap for **All 18** holes.
The initial index is **10.0**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **10.0 * 129 / 113** = **11.415...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.615...**.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113** = **9.5 * 129 / 113** = **10.845...**. We apply a CR - P adjustment of **72.2 - 74** = **-1.8**. The resulting Course Handicap is **9.045...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap is **round(0.35 * 9.045... + 0.15 * 9.615...)** = **5**.

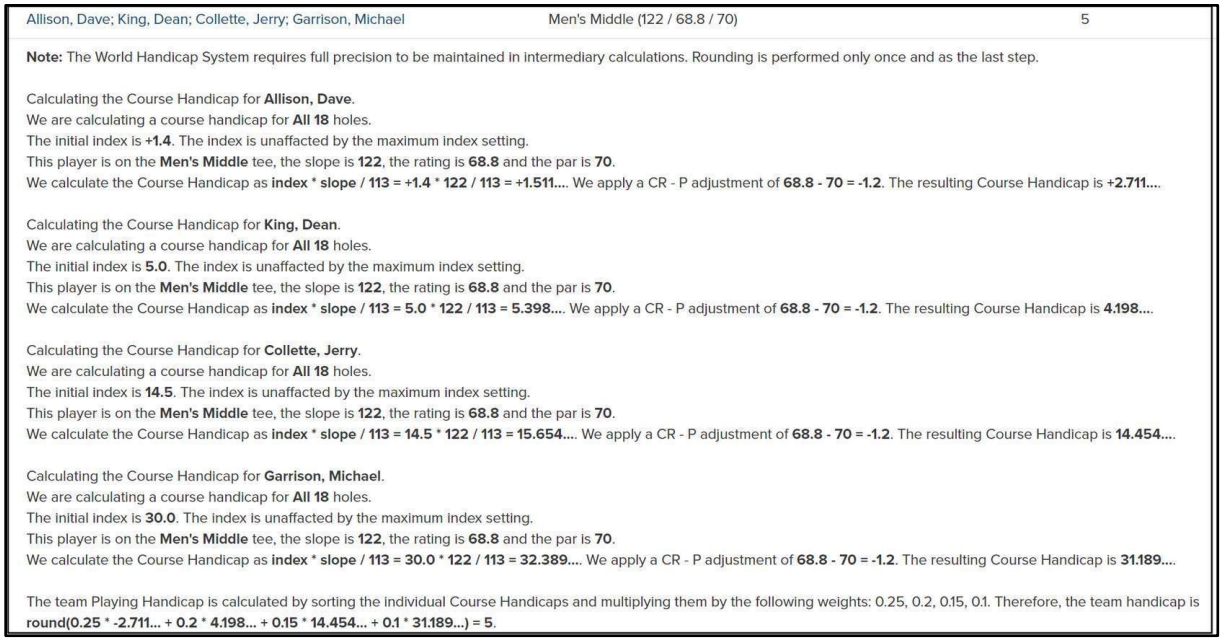
Format Examples: 4 Person Scramble

Four-Person Scramble - (25%/20%/15%/10%)

Dave (+1.4 Handicap Index), Dean (5.0 Handicap Index), Jerry (14.5 Handicap Index) and Michael (30.0 Handicap Index) are competing in a Four-Person Scramble using 25% of Dave, 20% of Dean, 15% of Jerry and 10% of Michael's unrounded Course Handicaps.

After adding 25% of Dave's unrounded Course Handicap (+2.711...), 20% Dean's (4.198...), 15% of Jerry's (14.454...), and 10% of Michael's (31.189...), the rounded Team Playing Handicap becomes 5.

Below is the computation for their Team Playing Handicap.



Allison, Dave; King, Dean; Collette, Jerry; Garrison, Michael | Men's Middle (122 / 68.8 / 70) | 5

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Allison, Dave**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+1.4**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = +1.4 * 122 / 113 = +1.511...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **+2.711...**.

Calculating the Course Handicap for **King, Dean**.
We are calculating a course handicap for **All 18** holes.
The initial index is **5.0**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 5.0 * 122 / 113 = 5.398...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **4.198...**.

Calculating the Course Handicap for **Collette, Jerry**.
We are calculating a course handicap for **All 18** holes.
The initial index is **14.5**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 14.5 * 122 / 113 = 15.654...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **14.454...**.

Calculating the Course Handicap for **Garrison, Michael**.
We are calculating a course handicap for **All 18** holes.
The initial index is **30.0**. The index is unaffected by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 30.0 * 122 / 113 = 32.389...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **31.189...**.

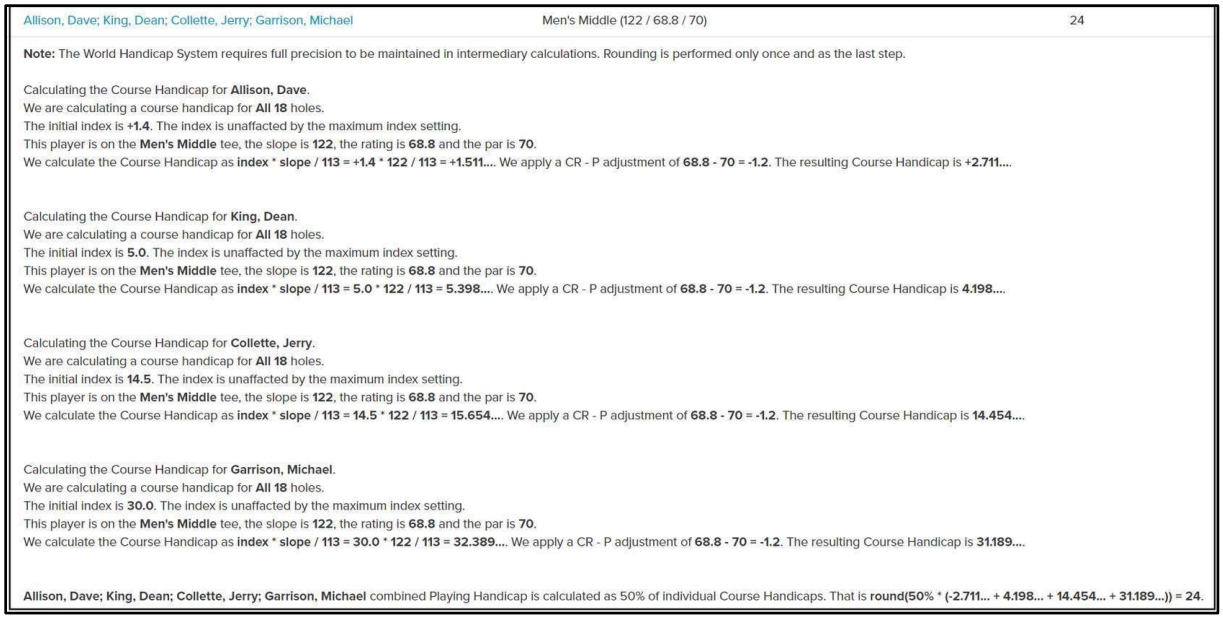
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap is **round(0.25 * -2.711... + 0.2 * 4.198... + 0.15 * 14.454... + 0.1 * 31.189...) = 5**.

Four-Person Scramble (50% of Total Handicap)

Dave (+1.4 Handicap Index), Dean (5.0 Handicap Index), Jerry (14.5 Handicap Index) and Michael (30.0 Handicap Index) are competing in a Four-Person Scramble using 50% of the combined individual unrounded Course Handicaps.

After adding Dave's unrounded Course Handicap (+2.711...), Dean's (4.198...), Jerry's (14.454...), and Michael's (31.189...), and reducing the total by 50%, the rounded Team Playing Handicap becomes 24.

Below is the computation for their Team Playing Handicap.



Allison, Dave; King, Dean; Collette, Jerry; Garrison, Michael | Men's Middle (122 / 68.8 / 70) | 24

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Allison, Dave**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+1.4**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **+1.4 * 122 / 113** = **+1.511...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **+2.711...**.

Calculating the Course Handicap for **King, Dean**.
We are calculating a course handicap for **All 18** holes.
The initial index is **5.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **5.0 * 122 / 113** = **5.398...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **4.198...**.

Calculating the Course Handicap for **Collette, Jerry**.
We are calculating a course handicap for **All 18** holes.
The initial index is **14.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **14.5 * 122 / 113** = **15.654...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **14.454...**.

Calculating the Course Handicap for **Garrison, Michael**.
We are calculating a course handicap for **All 18** holes.
The initial index is **30.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113** = **30.0 * 122 / 113** = **32.389...**. We apply a CR - P adjustment of **68.8 - 70** = **-1.2**. The resulting Course Handicap is **31.189...**.

Allison, Dave; King, Dean; Collette, Jerry; Garrison, Michael combined Playing Handicap is calculated as 50% of individual Course Handicaps. That is **round(50% * (-2.711... + 4.198... + 14.454... + 31.189...))** = **24**.

Four-Person Scramble - Multiple Pars

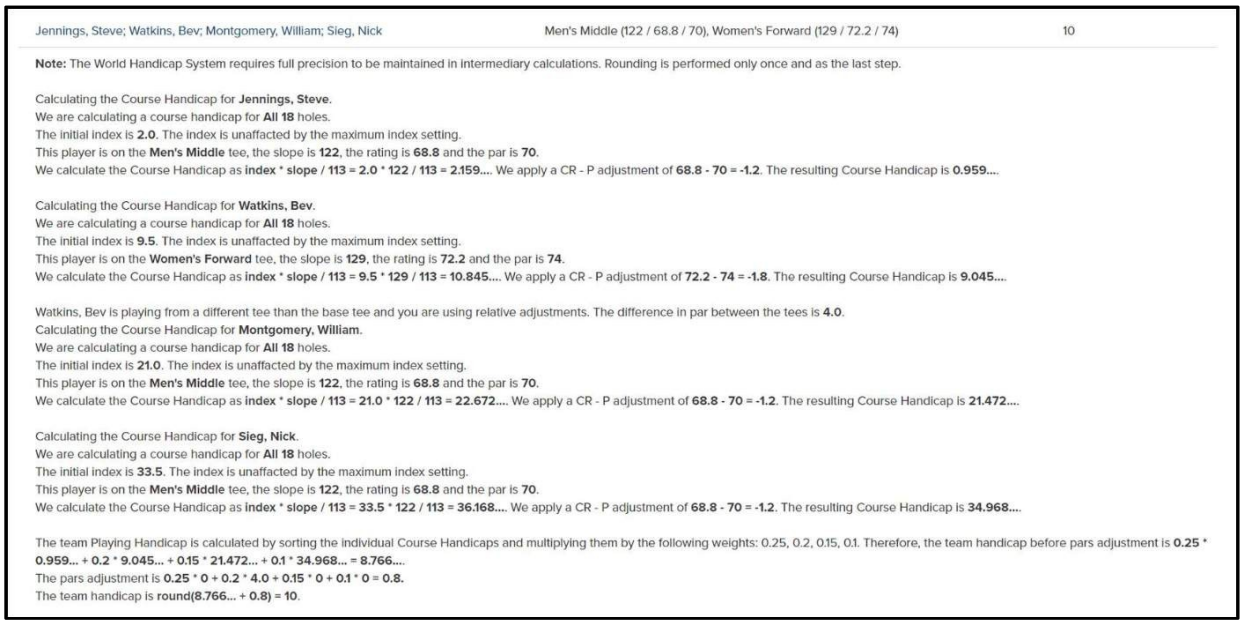
Steve (2.0 Handicap Index), Bev (9.5 Handicap Index), William (21.0 Handicap Index) and Nick (33.5 Handicap Index) are competing in a Four-Person Scramble using 25% of Steve, 20% of Bev, 15% of William and 10% of Nick's unrounded Course Handicaps.

Steve, William, and Nick are all playing the Men's Middle Tee (122/68.8/70) and Bev is playing the Women's Forward Tee (129/72.2/74). The base tee is Men's Middle meaning Bev is playing a different tee than the base tee with a difference in par of 4.0.

Adding 25% of Steve's unrounded Course Handicap (.959...), 20% of Bev's (9.045...), 15% of William's (21.472...) and 10% of Nick's (34.968...), we arrive at 8.766... The par difference adjustment is then applied by multiplying by the adjusted player's Handicap Allowance (.20) by the difference in par.

After applying the par difference adjustment, the Team Playing Handicap is rounded to 10.

Below is the computation for their Team Playing Handicap.



Jennings, Steve; Watkins, Bev; Montgomery, William; Sieg, Nick | Men's Middle (122 / 68.8 / 70), Women's Forward (129 / 72.2 / 74) | 10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Jennings, Steve**.
We are calculating a course handicap for **All 18** holes.
The initial index is **2.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 2.0 * 122 / 113 = 2.159...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **0.959...**.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Calculating the Course Handicap for **Montgomery, William**.
We are calculating a course handicap for **All 18** holes.
The initial index is **21.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 21.0 * 122 / 113 = 22.672...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **21.472...**.

Calculating the Course Handicap for **Sieg, Nick**.
We are calculating a course handicap for **All 18** holes.
The initial index is **33.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 33.5 * 122 / 113 = 36.168...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **34.968...**.

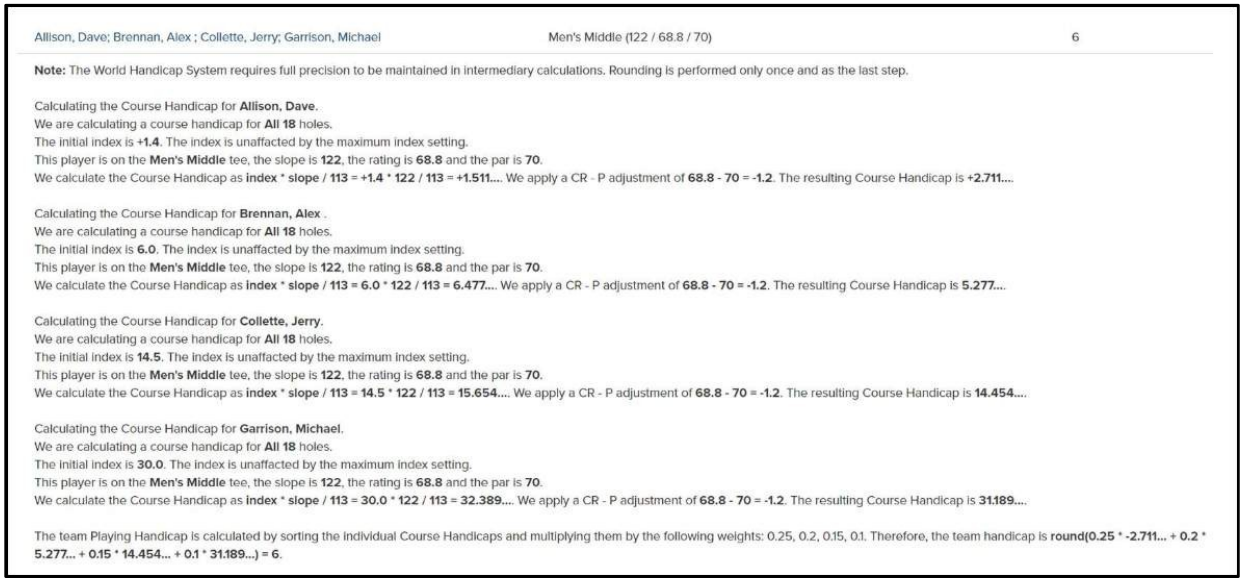
The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap before pars adjustment is **0.25 * 0.959... + 0.2 * 9.045... + 0.15 * 21.472... + 0.1 * 34.968... = 8.766...**.
The pars adjustment is **0.25 * 0 + 0.2 * 4.0 + 0.15 * 0 + 0.1 * 0 = 0.8.**
The team handicap is **round(8.766... + 0.8) = 10**.

Four-Person Scramble – Stableford

Dave (+1.4 Handicap Index), Alex (6.0 Handicap Index), Jerry (14.5 Handicap Index) and Michael (30.0 Handicap Index) are competing in a Four-Person Stableford Scramble using 25% of Dave, 20% of Alex, 15% of Jerry and 10% of Michael's unrounded Course Handicap.

After adding 25% of Dave's unrounded Course Handicap (+2.711...), 20% Alex's (5.277...), 15% of Jerry's (14.454...), and 10% of Michael's (31.189...), the rounded Team Playing Handicap becomes 6.

Below is the computation for their Team Playing Handicap.



Allison, Dave; Brennan, Alex ; Collette, Jerry; Garrison, Michael | Men's Middle (122 / 68.8 / 70) | 6

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Allison, Dave**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+1.4**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = +1.4 * 122 / 113 = +1.511...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **+2.711...**.

Calculating the Course Handicap for **Brennan, Alex** .
We are calculating a course handicap for **All 18** holes.
The initial index is **6.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 6.0 * 122 / 113 = 6.477...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **5.277...**.

Calculating the Course Handicap for **Collette, Jerry**.
We are calculating a course handicap for **All 18** holes.
The initial index is **14.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 14.5 * 122 / 113 = 15.654...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **14.454...**.

Calculating the Course Handicap for **Garrison, Michael**.
We are calculating a course handicap for **All 18** holes.
The initial index is **30.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 30.0 * 122 / 113 = 32.389...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **31.189...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap is **round(0.25 * -2.711... + 0.2 * 5.277... + 0.15 * 14.454... + 0.1 * 31.189...) = 6**.

Four-Person Scramble - Stableford w/ Multiple Pars (One Player on Adjusted Tee)

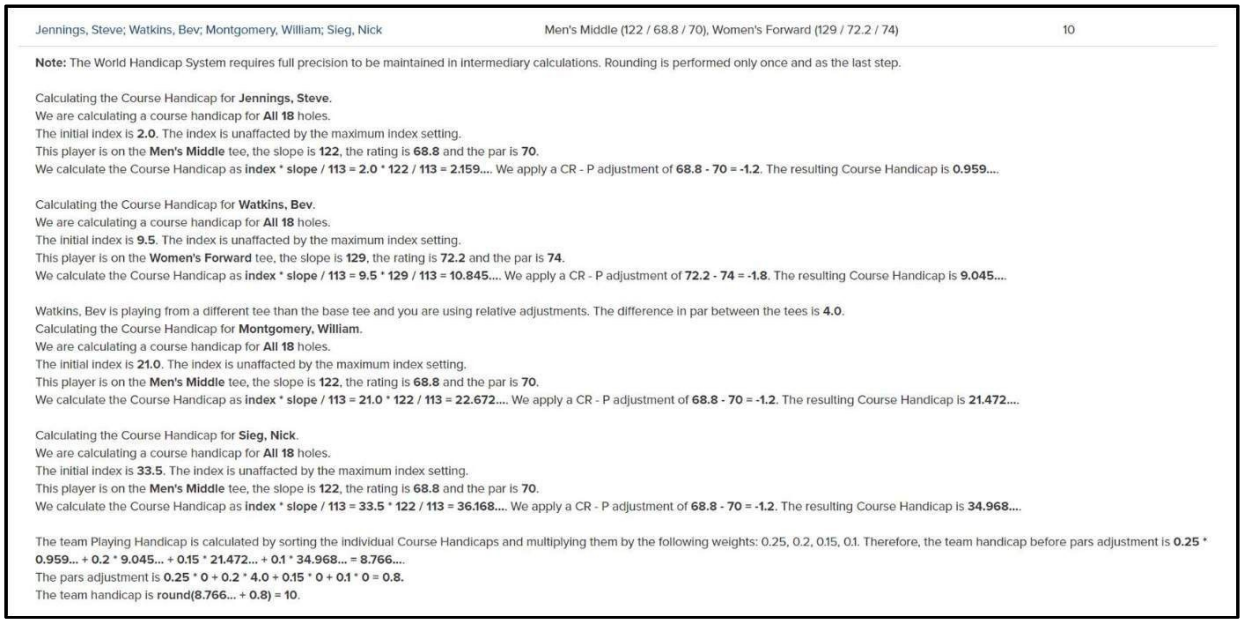
Steve (2.0 Handicap Index), Bev (9.5 Handicap Index), William (21.0 Handicap Index) and Nick (33.5 Handicap Index) are competing in a Four-Person Scramble using 25% of Steve, 20% of Bev, 15% of William and 10% of Nick's unrounded Course Handicaps.

Steve, William, and Nick are all playing the Men's Middle Tee (122/68.8/70) and Bev is playing the Women's Forward Tee (129/72.2/74). The base tee is Men's Middle meaning Bev is playing a different tee than the base tee with a difference in par of 4.0.

Adding 25% of Steve's unrounded Course Handicap (.959...), 20% of Bev's (9.045...), 15% of William's (21.472...) and 10% of Nick's (34.968...), we arrive at 8.766... The par differences adjustment is then applied by multiplying by the adjusted player's Handicap Allowance (.20) by the difference in par.

After applying the par difference adjustment, the Team Playing Handicap is rounded to 10.

Below is the computation for their Team Playing Handicap.



Jennings, Steve; Watkins, Bev; Montgomery, William; Sieg, Nick | Men's Middle (122 / 68.8 / 70), Women's Forward (129 / 72.2 / 74) | 10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Jennings, Steve**.
We are calculating a course handicap for **All 18** holes.
The initial index is **2.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 2.0 * 122 / 113 = 2.159...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **0.959...**.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for **All 18** holes.
The initial index is **9.5**. The index is unaffacted by the maximum index setting.
This player is on the **Women's Forward** tee, the slope is **129**, the rating is **72.2** and the par is **74**.
We calculate the Course Handicap as **index * slope / 113 = 9.5 * 129 / 113 = 10.845...**. We apply a CR - P adjustment of **72.2 - 74 = -1.8**. The resulting Course Handicap is **9.045...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **4.0**.
Calculating the Course Handicap for **Montgomery, William**.
We are calculating a course handicap for **All 18** holes.
The initial index is **21.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 21.0 * 122 / 113 = 22.672...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **21.472...**.

Calculating the Course Handicap for **Sieg, Nick**.
We are calculating a course handicap for **All 18** holes.
The initial index is **33.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 33.5 * 122 / 113 = 36.168...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **34.968...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap before pars adjustment is **0.25 * 0.959... + 0.2 * 9.045... + 0.15 * 21.472... + 0.1 * 34.968... = 8.766...**.
The pars adjustment is **0.25 * 0 + 0.2 * 4.0 + 0.15 * 0 + 0.1 * 0 = 0.8.**
The team handicap is **round(8.766... + 0.8) = 10**.

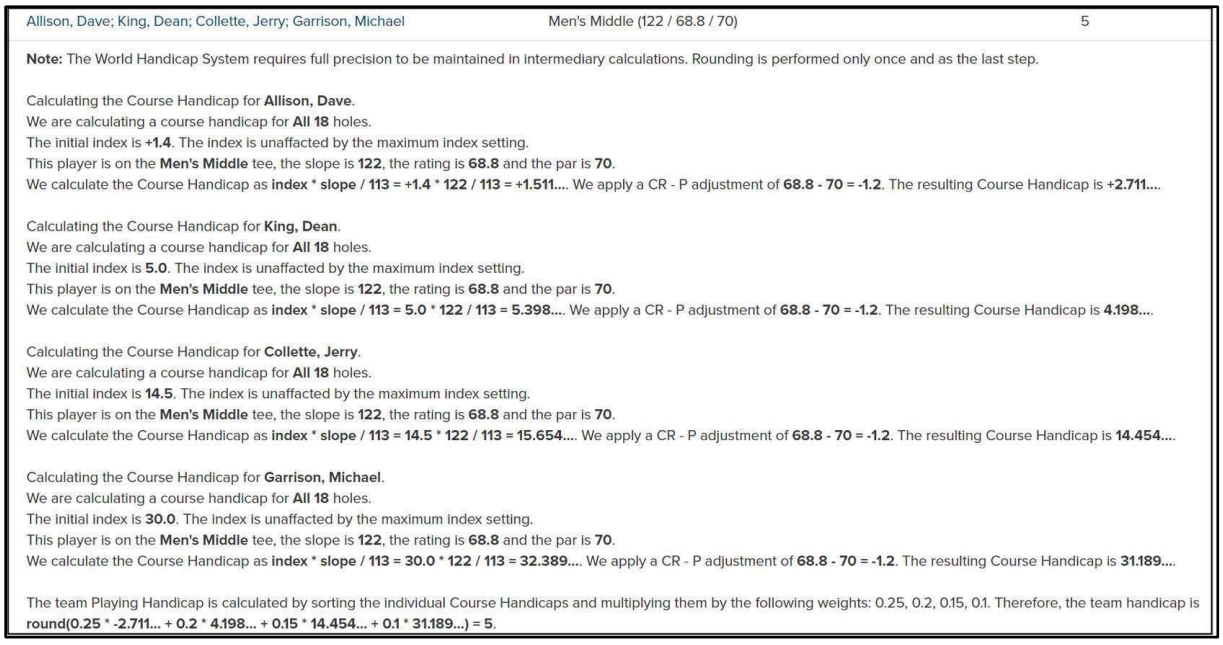
Four-Person Scramble - Stableford w/ Multiple Pars (All Players on Adjusted Tee)

Dave (+1.4 Handicap Index), Dean (5.0 Handicap Index), Jerry (14.5 Handicap Index) and Michael (30.0 Handicap Index) are competing in a Four-Person Scramble using 25% of Dave, 20% of Dean, 15% of Jerry and 10% of Michael's unrounded Course Handicap. They are playing from the Middle Men's tee, which is not the unadjusted tee.

Because all players on the team are playing from the same adjusted tee, no par difference adjustment is made.

So, after adding 25% of Dave's unrounded Course Handicap (+2.711), 20% Dean's (4.198), 15% of Jerry's (14.454), and 10% of Michael's (31.189), the rounded Team Playing Handicap becomes 5.

Below is the computation for their Team Playing Handicap.



Allison, Dave; King, Dean; Collette, Jerry; Garrison, Michael | Men's Middle (122 / 68.8 / 70) | 5

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Allison, Dave**.
We are calculating a course handicap for **All 18** holes.
The initial index is **+1.4**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = +1.4 * 122 / 113 = +1.511...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **+2.711...**.

Calculating the Course Handicap for **King, Dean**.
We are calculating a course handicap for **All 18** holes.
The initial index is **5.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 5.0 * 122 / 113 = 5.398...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **4.198...**.

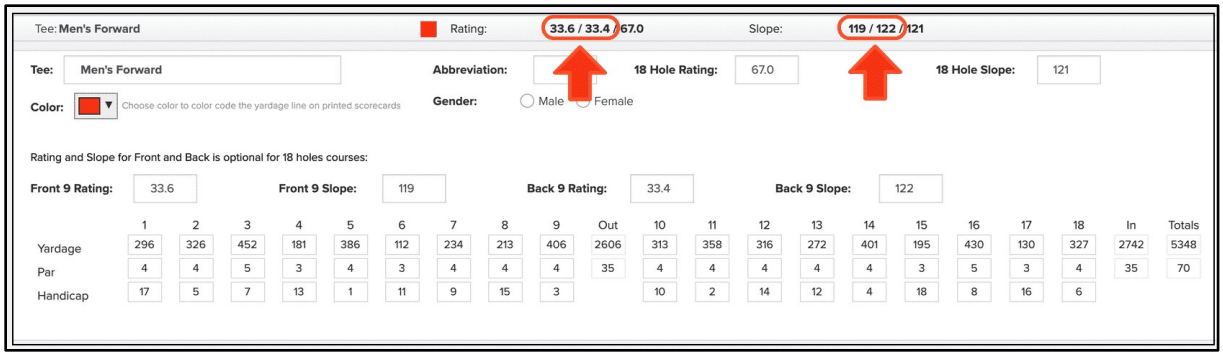
Calculating the Course Handicap for **Collette, Jerry**.
We are calculating a course handicap for **All 18** holes.
The initial index is **14.5**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 14.5 * 122 / 113 = 15.654...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **14.454...**.

Calculating the Course Handicap for **Garrison, Michael**.
We are calculating a course handicap for **All 18** holes.
The initial index is **30.0**. The index is unaffacted by the maximum index setting.
This player is on the **Men's Middle** tee, the slope is **122**, the rating is **68.8** and the par is **70**.
We calculate the Course Handicap as **index * slope / 113 = 30.0 * 122 / 113 = 32.389...**. We apply a CR - P adjustment of **68.8 - 70 = -1.2**. The resulting Course Handicap is **31.189...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.25, 0.2, 0.15, 0.1. Therefore, the team handicap is **round(0.25 * -2.711... + 0.2 * 4.198... + 0.15 * 14.454... + 0.1 * 31.189...) = 5**.

Playing Handicaps for 9-hole Competitions

Calculating Playing Handicaps for 9-hole competitions is typically done by using the course Front 9 and Back 9 Slope Ratings and Course Ratings (as shown below).



The following calculation is used to determine Playing Handicaps for 9-hole competitions.

Course Handicap: (Handicap Index/2) x (9-hole Slope Rating ÷ 113) + (9-hole Course Rating– 9-hole par)

Playing Handicap: (Course Handicap x Handicap Allowance)

Stroke Play - Individual 100%

Bryan is playing in a 9-hole competition, with a Handicap Index of 15.5. The competition will take place on the Front 9 from the Men's Middle Tees (Slope-121, Rating-34.5, Par-35). In order to calculate his 9-hole Playing Handicap, we first need to determine his Initial Handicap Index for 9-holes.

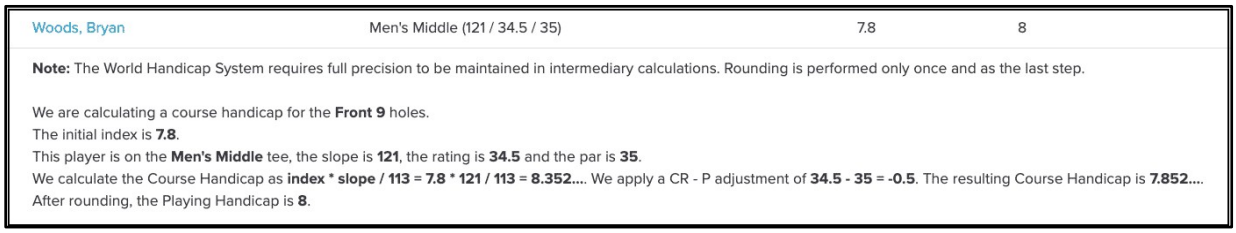
Initial Handicap Index = (18-Hole Handicap Index/2)

His Initial Handicap Index for 9-Holes would be 7.8.

Bryan's Course Handicap: (7.8) x (121/113) + (34.5-35) = 7.852...

Bryan's Playing Handicap: (7.852... x 100%) = 7.852... = **8** after rounding

Below is the computation for his Playing Handicap.



Woods, Bryan	Men's Middle (121 / 34.5 / 35)	7.8	8

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for the **Front 9** holes.
The initial index is **7.8**.
This player is on the **Men's Middle** tee, the slope is **121**, the rating is **34.5** and the par is **35**.
We calculate the Course Handicap as **index * slope / 113** = **7.8 * 121 / 113** = **8.352...**. We apply a CR - P adjustment of **34.5 - 35** = **-0.5**. The resulting Course Handicap is **7.852...**.
After rounding, the Playing Handicap is **8**.

Stroke Play - Individual 90%

Using the previous example, Brian is now playing in a 9-hole individual Stroke Play competition where 90% Handicap Allowance is applied.

Below is the computation for his Playing Handicap.

Woods, Bryan	Men's Middle (121 / 34.5 / 35)	7.8	7

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for the **Front 9** holes.
The initial index is **7.8**.
This player is on the **Men's Middle** tee, the slope is **121**, the rating is **34.5** and the par is **35**.
We calculate the Course Handicap as **index * slope / 113 = 7.8 * 121 / 113 = 8.352...**. We apply a CR - P adjustment of **34.5 - 35 = -0.5**. The resulting Course Handicap is **7.852...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **7.066...**. After rounding, the Playing Handicap is **7**.

Stroke Play - Individual 90% with Multiple Pars

Jane is playing in a mixed 9-hole Individual Stroke Play tournament using 90% Handicap Allowance. The unadjusted tee is the Men's Middle Tee.

Because she is playing from an adjusted tee (Women's Forward tee), the par difference adjustment needs to be applied after the Handicap Allowance is applied.

Below is the computation for her Playing Handicap.

Smith, Jane	Women's Forward (124 / 36.2 / 37)	5.0	6

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for the **Front 9** holes.
The initial index is **5.0**.
This player is on the **Women's Forward** tee, the slope is **124**, the rating is **36.2** and the par is **37**.
We calculate the Course Handicap as **index * slope / 113 = 5.0 * 124 / 113 = 5.486...**. We apply a CR - P adjustment of **36.2 - 37 = -0.8**. The resulting Course Handicap is **4.686...**.

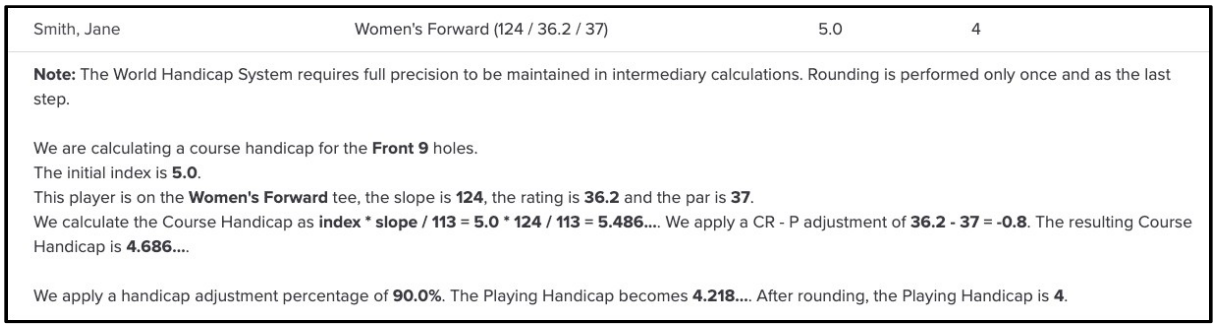
We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **4.218...**.
Since the player is playing from a different tee than the unadjusted tee, and you are using relative adjustments, we need to adjust the Playing Handicap. The difference in pars between the **Men's Middle** and the **Women's Forward** is **2.0 strokes**. Adjusting for this, the Playing Handicap becomes **6.218...**. After rounding, the Playing Handicap is **6**.

Stableford - Individual 90% with Multiple Pars

Jane is now playing in a mixed 9-hole individual Stableford competition using 90% Handicap Allowance. She is playing on the Women's Forward tee while most the field is playing on the Men's Middle tee.

In Stableford formats, the par difference adjustment is not applied – Rule 6.2b(iii). So, after applying her Handicap Allowance, her Playing Handicap becomes 4.

Below is the computation for her Playing Handicap.



Smith, Jane	Women's Forward (124 / 36.2 / 37)	5.0	4

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

We are calculating a course handicap for the **Front 9** holes.
The initial index is **5.0**.
This player is on the **Women's Forward** tee, the slope is **124**, the rating is **36.2** and the par is **37**.
We calculate the Course Handicap as **index * slope / 113 = 5.0 * 124 / 113 = 5.486...**. We apply a CR - P adjustment of **36.2 - 37 = -0.8**. The resulting Course Handicap is **4.686...**.

We apply a handicap adjustment percentage of **90.0%**. The Playing Handicap becomes **4.218...**. After rounding, the Playing Handicap is **4**.

Alternate Shot w/ Multiple Pars

Bev and Tony are playing in a mixed Alternate Shot tournament where tees with multiple pars are used. While Tony is playing from the unadjusted tee (Men's Middle Tee), Bev is playing from the Women's Tee. The difference in par between the two 9-hole courses is 2.

After taking 50% of their combined unrounded Course Handicap, and adding 50% of the difference in par, the rounded Team Handicap becomes 10.

Below is the computation for the Team Handicap.

Watkins, Bev; Fink, Tony	Women's Forward (124 / 36.2 / 37), Men's Middle (121 / 34.5 / 35)	10

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for the **Front 9** holes.
The initial index is **4.8**.
This player is on the **Women's Forward** tee, the slope is **124**, the rating is **36.2** and the par is **37**.
We calculate the Course Handicap as **index * slope / 113** = **4.8 * 124 / 113** = **5.267...**. We apply a CR - P adjustment of **36.2 - 37** = **-0.8**. The resulting Course Handicap is **4.467...**.

Calculating the Course Handicap for **Fink, Tony**.
We are calculating a course handicap for the **Front 9** holes.
The initial index is **13.0**.
This player is on the **Men's Middle** tee, the slope is **121**, the rating is **34.5** and the par is **35**.
We calculate the Course Handicap as **index * slope / 113** = **13.0 * 121 / 113** = **13.920...**. We apply a CR - P adjustment of **34.5 - 35** = **-0.5**. The resulting Course Handicap is **13.420...**.

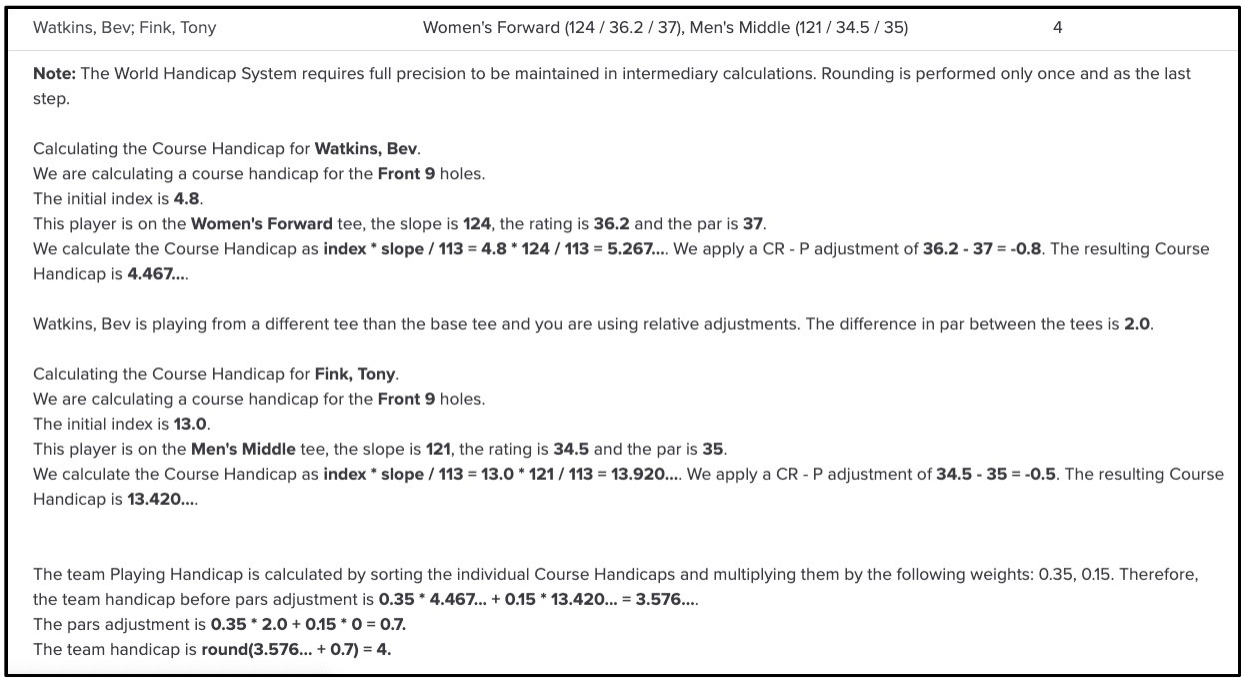
Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **2.0**.
Watkins, Bev; Fink, Tony combined Playing Handicap is calculated as 50% of individual Course Handicaps + the average of individual par differences. That is **round(50% * (4.467... + 13.420...) + (2.0 + 0) / 2)** = **10**.

Two-Person Scramble - 35% / 15% w/ Multiple Pars

Bev (A Player) and Tony (B Player) are playing in a mixed Scramble tournament where tees with multiple pars are used. While Tony is playing from the unadjusted tee (Men's Middle Tee), Bev is playing from the Women's Tee. The difference in par between the two 9-hole courses is 2.

After applying the proper Handicap Allowances (.35 and .15) to Bev and Tony's unrounded Course Handicap and applying Bev's Handicap Allowance (.35) to the par difference of 2, the Team Playing Handicap is rounded to 4.

Below shows the computation for their Team Playing Handicap.



Watkins, Bev; Fink, Tony	Women's Forward (124 / 36.2 / 37), Men's Middle (121 / 34.5 / 35)	4

Note: The World Handicap System requires full precision to be maintained in intermediary calculations. Rounding is performed only once and as the last step.

Calculating the Course Handicap for **Watkins, Bev**.
We are calculating a course handicap for the **Front 9** holes.
The initial index is **4.8**.
This player is on the **Women's Forward** tee, the slope is **124**, the rating is **36.2** and the par is **37**.
We calculate the Course Handicap as **index * slope / 113** = **4.8 * 124 / 113** = **5.267...**. We apply a CR - P adjustment of **36.2 - 37** = **-0.8**. The resulting Course Handicap is **4.467...**.

Watkins, Bev is playing from a different tee than the base tee and you are using relative adjustments. The difference in par between the tees is **2.0**.

Calculating the Course Handicap for **Fink, Tony**.
We are calculating a course handicap for the **Front 9** holes.
The initial index is **13.0**.
This player is on the **Men's Middle** tee, the slope is **121**, the rating is **34.5** and the par is **35**.
We calculate the Course Handicap as **index * slope / 113** = **13.0 * 121 / 113** = **13.920...**. We apply a CR - P adjustment of **34.5 - 35** = **-0.5**. The resulting Course Handicap is **13.420...**.

The team Playing Handicap is calculated by sorting the individual Course Handicaps and multiplying them by the following weights: 0.35, 0.15. Therefore, the team handicap before pars adjustment is **0.35 * 4.467... + 0.15 * 13.420...** = **3.576...**.
The pars adjustment is **0.35 * 2.0 + 0.15 * 0** = **0.7**.
The team handicap is **round(3.576... + 0.7)** = **4.**

Calculating Playing Handicaps Guide Completed