

USGA Handicap System (pre-2020): When a score is submitted, it is converted to a Handicap Differential based on the Course Rating and Slope Rating of the tees that were played.

A Handicap Index is then calculated by averaging a player's 10 best Handicap Differentials out of their most recent 20.

- The resulting average is then multiplied by .96 – also referred to as the “bonus for excellence.”
- If a player has submitted two or more Tournament Scores (T-scores) within the past 12-months, and two of those Handicap Differentials are 3.0 strokes below their Handicap Index as calculated from the steps above, then an additional reduction might apply.

Rule Change for 2020: When a score is submitted, it will be converted to a Score Differential based on the Course Rating and Slope Rating of the tees that were played. In addition, a Playing Conditions Calculation will be included to account for any abnormal course or weather conditions.

A Handicap Index will then be calculated by averaging a player's 8 best Score Differentials out of their most recent 20.

- A Soft Cap and Hard Cap will be included in the calculation to limit the extreme upward movement of a Handicap Index within a 12-month period.
- An Exceptional Score Reduction will take place when a player submits a score that produces a Score Differential that is 7.0 strokes or more below their Handicap Index.

Reasons for Change:

- Moving to an 8 of 20 system will allow for greater responsiveness to good scores and eliminate the need for a bonus for excellence – which is often difficult to explain.
 - Since players with a higher Handicap Index tend to have more fluctuation within their Scoring Records, using 8 of 20 will allow their better scores to weigh more heavily and create more equity across all Handicap Index ranges.
- Including a Playing Conditions Calculation will ensure that each Score Differential is reflective of a player's performance on a given day.
- Incorporating additional safeguards to help limit extreme upward movement or further adjust a Score Differential based on an Exceptional Score will add integrity to the system and support Handicap Committees by ensuring the accuracy of each member's Handicap Index.