

How USGA Handicaps Are Calculated

The USGA is one of the six handicap systems across the globe that joined the World Handicap System (WHS) in 2020. The WHS unifies handicapping so your **Handicap Index** is valid anywhere. USGA changed its ratings formulas in 2024, so golfers need to play 54 holes in order to create an 18-Hole **Handicap Index**. You need three 18-hole scores or six 9-Hole scores to create your first **Handicap Index**.

The first thing to do is create a **Handicap Differential** for every score at every course you play. The course rating and slope rating of each course you play are needed to create a Handicap Differential. The USGA formula to do that is: ((score minus course rating) times 113) divided by the slope rating. Divide the course rating for an 18-hole course by 2 to get a Handicap Differential at 9-hole course.

To illustrate that, assume that the 18-Hole course's tee area you are playing has a course rating of 69.8 and a slope rating of 131. The USGA formula includes the number 113, which is the average slope rating of all U.S. golf courses. Using a score of 100 for your first round, here's how your first **Handicap Differential** is calculated:

Step 1. Calculate an 18-Hole **Handicap Differential**, using this formula:

$((\text{score} - \text{course rating}) \times 113) / \text{slope rating} = \text{Handicap Differential}$

The **Handicap Differential** for a score of 100 on an 18-Hole golf course would be:

$((100 - 69.8) \times 113) / 131 = 26.050$

You will need the lowest of your first three 18-hole **Handicap Differentials** to determine your first **Handicap Differential**.

Step 2. To determine a **Handicap Index** after you play three rounds, use the following table to determine how many **Handicap Differentials** to use.

With 3-5 scores, your **one** lowest differential for the first 5 rounds played is your Handicap Index.

With 6-8 scores, use the average of the **two** lowest differentials for the first 8 rounds to calculate your Handicap Index.

With 9-11 scores, use the average of the **three** lowest differentials for the first 11 rounds.

With 12-14 scores, use the average of the **four** lowest differentials for the first 14 rounds.

With 15-16 scores, use the average of the **five** lowest differentials for the first 16 rounds.

With 17-18 scores, use the average of the **six** lowest differentials for the first 18 rounds.

With 19 scores, use the average of the **seven** lowest differentials for the first 19 rounds.

With 20 or 20+ scores, use the average of the **eight** lowest differentials for the first 20 rounds.

e.g. - If 10 rounds are played, use the average of the **three** lowest "differentials" for rounds 1-11 to determine the **Handicap Index**.

Step 3. To calculate a **Course Handicap**, use this formula ... using the par, course rating and slope rating of the course you are playing:

$(\text{Handicap Index} \times (\text{Slope rating}/113)) + (\text{Course Rating} - \text{Par})$

How the Senior Golf League Calculates Course Handicaps and Net Scores

The Bucks-Mont Senior Golf League will use the United States Golf Association's handicap formulas to calculate our members' 9-hole Handicap Indexes at Twin Woods Golf Course and Lederach Golf Club. A Handicap Index for each golf course will be used to calculate Course Handicaps to determine Net Scores for our contests at each course.

League members who purchase a GHIN handicap account will receive an updated 18-hole Index Handicap from USGA after they post three 18-hole scores or six 9-hole scores from all of the golf courses you play. The league will divide that 18-hole GHIN Handicap Index by 2 in order to calculate a Course Handicap, which will be used to determine a Net Score for our contests. Net Score is a round's score minus the Course Handicap.

The following example is for our league's golfers playing at Twin Woods Golf Course, using the ratings for the red tees at that course. If you play at Lederach, use the ratings for the white tees at that course. Ratings are on the scorecards.

All golfers play from the red tees at Twin Woods. The course rating for a man is 33.0; the slope rating is 112. The course rating for a woman is 35.6; the slope rating is 119. The course par is 36. The 113 in the formula is the national average of golf course slope ratings.

Step 1 – Using the Twin Woods ratings, here's how to get your 9-Hole **Handicap Differential**.

If you have had 5 scores so far this year, your lowest one is used to calculate your Handicap Differential, which is also your Handicap Index. See the USGA table in Step 2 above to calculate a differential for up to 20 scores.

Let's assume that your lowest of five scores is **48**.

Use the following USGA formula to calculate your differential:

$((\text{score} - \text{course rating}) \times 113) / \text{slope rating} = \text{Handicap Differential}$

Here's the example for a man:

$((48 - 33.0) \times 113) / 112 = 15.134 = \text{Handicap Differential}$

Here's the example for a woman:

$((48 - 35.6) \times 113) / 119 = 11.775 = \text{Handicap Differential}$

Step 2 – Get your 9-Hole Handicap Index

If you have 3-5 scores, your Handicap Differential IS your Handicap Index. A score of 48 would result in a Handicap Index of **15.134** for a man and **11.775** for a woman.

If you have more than five scores, the average of your Handicap Differentials will be your Handicap Index. See the USGA table in Step 2 above.

Step 3 – Get a Course Handicap. The USGA formula is (Handicap Index x (Slope rating/113)) + (Course Rating – Par)

Example for a man: $(15.134 \times (112 / 113)) + (33 - 36) = 12.000$

Example for a woman: $(11.775 \times (119 / 113)) + (35.6 - 36) = 12.000$

The league will use a 9-hole **Course Handicap** to calculate **Net Scores** for our various contests. The formula is: **Score minus Course Handicap = Net Score.**