

# **Raffles Golf Bali**

**USGA Handicap Formula**

**&**

**Raffles Web Scoring & Handicap Manager**

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While there are many variations in detail, handicap systems are generally based on calculating an individual player's playing ability from his recent history of rounds. Therefore, a handicap is not fixed but is regularly adjusted to increases or decreases in a player's scoring.

Handicaps are calculated using several variables: The player's scores from his most recent rounds, and the course rating and slope from those rounds. A "handicap differential" is calculated from the scores, using the course slope and rating, and the player's handicap differentials are used to calculate the player's handicap.

### **Handicap Index – Explained**

A Handicap Index is a portable number that can be converted to Course Handicap from any set of tees rated for a player's gender so the game will be equitable no matter what tees are played.

A "Handicap Index" is the USGA's service mark used to indicate a measurement of a player's potential ability on a course of standard playing difficulty. It is expressed as a number taken to one decimal place (e.g., 10.4) and is used for conversion to a Course Handicap.

At any time you play with Raffles we will be able to provide you with the course handicap for the course you are playing at on the day with Raffles.

### **Course Handicap™ Explained**

A Course Handicap represents the number of strokes needed to play to the level of a scratch golfer—or the Course Rating™ of a particular set of tees. A Course Handicap is expressed as a whole number (e.g. 12).

Course Handicap is determined by using charts located at the golf course where the round is to be played. In addition, a Course Handicap can be calculated by these methods:

If you'd like more information, you can get it by visiting the [USGA's Web site on Handicaps](#) which is the most authoritative and informative source on this subject available online

As Raffles Golf Bali has moved from a manual excel sheet for maintaining our members handicap index to a USGA formula online system you may notice some difference in your handicap index due to the number of scores posted.

We have provided an example of a Raffles member with a handicap index of 4.7 who has only posted 6 scores and that same player's handicap index after he has posted 20 scores and his handicap index of 8.4

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10-2. Handicap Index Formula

The Handicap Index formula is based on the best *Handicap Differential(s)* in a player's scoring record. If a player's scoring record contains 20 scores, the best 10 Handicap Differentials of the most recent 20 scores are used to calculate the Handicap Index. As the number of scores in the scoring record decreases, the percentage of scores used in a scoring record decreases from the maximum of the best 50 percent. If the scoring record contains 9 or 10 scores, only the best three scores (30 to 33 percent) in the scoring record will be used. Thus, the accuracy of a player's Handicap Index is directly proportional to the number of acceptable scores posted. A Handicap Index must not be issued to a player who has returned fewer than five acceptable scores. The following procedures illustrate how an *authorized golf association, golf club, and computation services* calculate a player's Handicap Index.

The procedure for calculating a Handicap Index is as follows:

| NUMBER OF ACCEPTABLE SCORES | DIFFERENTIAL(S) TO BE USED |
|-----------------------------|----------------------------|
| 5 or 6                      | Lowest 1                   |
| 7 or 8                      | Lowest 2                   |
| 9 or 10                     | Lowest 3                   |
| 11 or 12                    | Lowest 4                   |
| 13 or 14                    | Lowest 5                   |
| 15 or 16                    | Lowest 6                   |
| 17                          | Lowest 7                   |
| 18                          | Lowest 8                   |
| 19                          | Lowest 9                   |
| 20                          | Lowest 10                  |

Step 1: Use the table below to determine the number of *Handicap Differential(s)* to use:

Step 2: Determine *Handicap Differential(s)*;

Step 3: Average the *Handicap Differential(s)* being used;

Step 4: Multiply the average by .96\*;

Step 5: Delete all numbers after the tenths' digit (truncate). Do not round to the nearest tenth.

*Example 1:* Fewer than 20 scores (11 scores available).

Total of lowest 4 Handicap Differentials: 104.1

Average (104.1 / 4): 26.025

Multiply average by .96: 24.984

Delete all numbers after the tenth digit (truncate). 24.9

Do not round to the nearest tenth:

Handicap Index: 24.9