

# Handicap Index® Calculation under the World Handicap System™

## What is a Handicap Index?

- Your **Handicap Index** is a portable number that reflects your demonstrated playing ability. It is based on your past scores and the difficulty of the courses and tees you played.
- The **maximum Handicap Index is 54.0** - welcoming all who play the game.
- **Updates are daily** - post your score right after your round and see your revised Handicap Index the next day.

## How is it calculated?

- The foundation is the **Score Differential™**, which measures performance relative to course difficulty using **Course Rating™**, **Slope Rating®**, and any **PCC adjustment**.
- Once you have at least **three 18-hole scores** (or mix of 9-hole and 18-hole scores), you are eligible for a Handicap Index.
- With fewer than 20 scores: Rule 5.2a shows how many scores are used in the calculation.
- Once you have 20 scores in your scoring record, your Handicap Index is the average of the best 8 Score Differentials from your most recent 20 rounds.
  - This method focuses on your better performances and promotes equity across all skill levels.



## What else goes into the calculation?

There are two **safeguards** built into the Handicap Index calculation that:

- Prevent excessive upward movement (kicks in once the 8 of 20 average is at least 3.0 strokes higher than the Low Handicap Index™ from the previous 365 days), and
- Apply a reduction after an exceptional score is posted with a Score Differential that is at least 7.0 strokes lower than the Handicap Index.