Playing Handicap Calculation and Application

**USGA Handicap System (pre-2020):** When a player’s Course Handicap is adjusted based on the application of a Handicap Allowance or other term(s) of a competition, the resulting value is not defined and is still referred to as a Course Handicap.

**Rule Change for 2020:** The term “Playing Handicap” will be introduced within the *Rules of Handicapping* and will represent the number of strokes a player receives in a competition. The following formula will be used to determine a Playing Handicap:

\[
\text{Playing Handicap} = \text{Course Handicap} \times \text{Handicap Allowance}
\]

*If players are competing from tees with different Pars, then the player(s) competing from the tees with the higher Par will receive an additional stroke(s) based on the difference.*

**Reasons for Change:**

- By introducing the term Playing Handicap, there will be a clear distinction between two key *Rules of Handicapping* definitions, where both serve specific purposes:
  - A Course Handicap will be used to adjust individual hole scores (Net Double Bogey and Net Par procedures).
  - Playing Handicaps will be used for net competition purposes – including determining the results and winner(s).

- Under the current system, confusion exists because there is only one defined term that often represents two different values.
  - For example – A player with a Course Handicap of 21 participating in a four-ball stroke play competition using the recommended Handicap Allowance of 85% will receive 18 strokes during the round. In 2020, the 18 strokes received will be their Playing Handicap.

- The defined term Playing Handicap will be intuitive and ensure that both terms are applied properly.