# COMPETITION GOLF

## GAME-CHANGING GOLF TOURNAMENTS

# The Ultimate Guide To Matchplay Handicaps

Version 1.1

# Introduction

The World Handicap System has introduced a lot of changes to how handicaps are calculated, and it has caused a lot of confusion too.

This guide will show you how to calculate your handicaps when you play in a matchplay competition.

We have also included examples, along with detailed explanations and calculation sheets you can use to work out your handicaps.

# The World Handicap System

The World Handicap System came into effect in the UK on November 2nd 2020 and replaces the CONGU handicapping system.

It has been developed by The R&A and USGA in collaboration with existing handicap authorities. The benefit of the WHS over the current system is it combines the Rules of Handicapping and the Course Rating System.

This does not change how the game is played, only how handicaps are calculated.

# Course Rating

Every golf course has been given a course rating. This measures the difficulty of the course. This rating is based on how many shots a scratch player will take on the course. A scratch player is defined as a golfer who plays with a Course Handicap of 0.

# Bogey Rating

The Bogey Rating measures the difficulty from a set of tees for a bogey golfer. A bogey golfer is a player who has a course handicap of 20 for a male player and 24 for a female player.

Once the bogey rating has been calculated, the course can be assessed, based on the relationship between how difficult the course is for a scratch golfer compared to a bogey golfer.

## Slope Rating

The slope rating indicates the difficulty of a course for a bogey golfer, compared to a scratch golfer.

Each set of tees has both a Slope Rating and a Course Rating. Slope Ratings are also gender specific. A course can now have Red tees with different values for Male and Female players.

A Slope Rating can be as low as 55 or as high as 155. The higher the rating, the difficult the course is.

A rating of 113 means the course is as difficult for scratch golfers as it is for bogey golfers.

## Handicap Index

Previously golfers would be given a handicap that they would take from course to course. These handicaps have now been replaced by a Handicap Index.

To get a Handicap Index, a player needs to submit the scores from a minimum of 54 holes. The scorecards can be from a combination of 9 and 18 holes. The player also needs to be a member of an affiliated golf club.

A handicap index will be a whole number and a tenth, separate by a decimal point.

For example: 5.3, 16.5, 22.9

Your Handicap Index is used to calculate your Course Handicap for the course you are playing. Your Course Handicap will change on different courses. Your Course Handicap will even change on the same course, if you use different tees.

### Definition of Difficult

How do you define difficulty?

One way of thinking about it is how many balls you will lose.

A bogey golfer is more likely to lose balls on a course that has straight fairways, but long rough and lots of water, than on a course with tighter fairways, where is it easier to find the ball.

# Course Handicap

A Course Handicap is the number of extra shots a player gets for a specific set of tees on the course.

This is calculated using the formula:

$$\text{Course Handicap} = \text{Handicap Index} \times \text{Slope Rating} / 113$$

Course Handicaps are rounded to the nearest whole number. 12.4 would be rounded down to 12 and 12.5 would be rounded up to 13.

For a course with White tees that have a slope rating of 133 and Yellow tees that have a slope rating of 128, a player with a Handicap Index of 20.0 would have the following Course Handicaps:

White: 20 x 133 / 113 = 23.5, rounded to 24
Yellow: 20 x 128 / 113 = 22.6, rounded to 23

# Playing Handicap

A Playing Handicap is the Course Handicap adjusted for the handicap allowance.

For matchplay, the allowances are 100% for individuals and 90% for pairs.

# Mixed Pairs

Under the previous rules, when playing mixed golf, ladies would receive courtesy shots based on the difference in the Standard Scratch Scores (SSS) for the tees in use.

All players would also use the Par & Stroke Index (SI) values of the forward most tees, regardless of the tee they were actually playing from.

Under WHS rules, when playing in mixed golf, the playing handicap is adjusted, based on the difference in the Course Rating for the tees in use, instead of the SSS.

For example:

Given a course with White tees, with a Course Rating of 72.3, and Red tees, with a Course Rating of 73.7. The players on the Red tees would have an adjustment of 1 shot. This is because the Course Ratings have a difference of 1.4, rounded to 1.

Another change is that each player uses the Par and SI for the tees they are playing from and not the values for the forward tees.

## Matchplay Competitions

How does all of this apply to Matchplay Competitions?

There are a few variables that come into play when calculating playing handicaps for matchplay competitions:

- Are you playing in Individual or Pairs Matchplay?

- Are you playing from a single set of tees or are you playing mixed golf from multiple sets of tees?

This guide looks at each of these combinations and give a detailed breakdown of how you calculate the handicaps.

## An Easier Way

Whilst  we will show you how to calculate handicaps, why not let us do it for you?

Let us work out your course handicaps and matchplay handicaps, including individuals, pairs and mixed matchplay.

Our Handicap Calculator app is available on both the Apple App Store and from Google Play.

# Individual Matchplay (Single Tee)

Individual Matchplay is a match between two golfers, both playing from the same tees.

**Step 1:** Calculate each players Course Handicap

**Step 2:** Adjust the handicaps so that the lowest player plays off 0

Example:

Tee Slope Rating: 135

Player 1: Handicap Index 10.2
Player 2: Handicap Index 18.9

**Step 1:** Calculate Course Handicap

Player 1 = 10.2 x 135 / 113 = 12.18, rounded to 12
Player 2 = 18.9 x 135 / 113 = 22.58, rounded to 23

**Step 2:** Adjust for lowest handicap

Player 1 has the lowest Course Handicap of 12

Player 1 = 12 – 12 = 0
Player 2 = 23 – 12 = 11

Player 1 has a Playing Handicap of 0

Player 2 has a Playing Handicap of 11

# Calculation Sheet

## Individual Matchplay (Single Tee)

**Values Needed:**

Player 1 Handicap Index: ☐ **A**

Player 2 Handicap Index: ☐ **B**

Slope Rating: ☐ **C**

**Course Handicaps:**

Player 1:  **A** x **C** / 113 = ☐  Rounded to ☐ **D**
( .5 rounds up )

Player 2:  **B** x **C** / 113 = ☐  Rounded to ☐ **E**

Lowest (**D** or **E**) = ☐ **F**

**Playing Handicaps:**

Player 1:  **D** - **F** = ☐ **G**

Player 2:  **E** - **F** = ☐ **H**

Player 1 plays with the handicap shown in **G**.
Player 2 plays with the handicap shown in **H**.

# Individual Matchplay (Multiple Tees)

This is a match between 2 players, using different tees. This is where the calculations get a little bit more complicated.

Previously, when playing in mixed pairs, male players would give courtesy shots to the lady players, based on the difference in the Standard Scratch Score for each tees. Courtesy shots are no longer used. Extra shots are now given, based on the difference in the Course Rating.

**Step 1:** Calculate each players Course Handicap

**Step 2:** Adjust the handicaps for the difference in course ratings

**Step 3:** Adjust the handicaps so that the lowest player plays off 0

Example:

Player 1: Handicap Index 10.2, Slope Rating: 135, Course Rating 72.3
Player 2: Handicap Index 17.9, Slope Rating 125, Course Rating 73.7

**Step 1:** Calculate Course Handicap

Player 1 = 10.2 x 135 / 113 = 12.19, rounded to 12
Player 2 = 17.9 x 125 / 113 = 19.80, rounded to 20

**Step 2:** Adjust for Course Ratings

There is a difference of 1.4 in the course ratings
Player 2 = 20 + 1.4 = 21.4, rounded to 21

**Step 3:** Adjust for lowest handicap

Player 1 has the lowest Course Handicap of 12

Player 1 = 12 – 12 = 0
Player 2 = 21 – 12 = 9

Player 1 has a Playing Handicap of 0
Player 2 has a Playing Handicap of 9

# Calculation Sheet

## Individual Matchplay (Multiple Tees)

Values Needed:

|  | Handicap Index | Slope Rating | Course Rating | |
|---|---|---|---|---|
| Player 1: | ☐ **A** | ☐ **C** | ☐ **E** | **E** - **G** = ☐ **H** |
| Player 2: | ☐ **B** | ☐ **D** | ☐ **F** | **F** - **G** = ☐ **I** |

Lowest (**E** or **F**) = ☐ **G**

Course Handicaps:

Player 1: **A** x **C** / 113 = ☐ Rounded to ☐ **J**
( .5 rounds up )

Player 2: **B** x **D** / 113 = ☐ Rounded to ☐ **K**

Course Ratings:

Player 1: **J** + **H** = ☐ Rounded to ☐ **L**
( .5 rounds up )

Player 2: **K** + **I** = ☐ Rounded to ☐ **M**

Lowest (**L** or **M**) = ☐ **N**

Playing  Handicaps:

Player 1: **L** - **N** = ☐

Player 2: **M** - **N** = ☐

# Pairs Matchplay (Single Tee)

Pairs Matchplay sees two people play as a pair against another pair, with all four players using the same tee.

>    **Step 1:** Calculate each players Course Handicap

>    **Step 2:** Apply the allowance adjustment of 90%

>    **Step 3:** Adjust the handicaps so that the lowest player plays off 0

Example:

>    Tee Slope Rating: 135
>    Player 1: Handicap Index 5.3
>    Player 2: Handicap Index 11.2
>    Player 3: Handicap Index 16.1
>    Player 4: Handicap Index 21.9

>    **Step 1:** Calculate Course Handicap

>    >    Player 1 = 5.3 x 135 / 113 = 6.33, rounded to 6
>    >    Player 2 = 11.2 x 135 / 113 = 13.38, rounded to 13
>    >    Player 3 = 16.1 x 135 / 113 = 19.23, rounded to 19
>    >    Player 4 = 21.9 x 135 / 113 = 26.16, rounded to 26

>    **Step 2:** Adjust for 90%

>    >    Player 1 = 6 x 90% = 5.4, rounded to 5
>    >    Player 2 = 13 x 90% = 11.7, rounded to 12
>    >    Player 3 = 19 x 90% = 17.1, rounded to 17
>    >    Player 4 = 26 x 90% = 23.4, rounded to 23

>    **Step 3:** Adjust for lowest handicap

>    >    Player 1 has the lowest handicap of 5

>    >    Player 1 = 5 - 5 = 0
>    >    Player 2 = 12 - 5  = 7
>    >    Player 3 = 17 - 5  = 12
>    >    Player 4 = 23 - 5  = 18

# Calculation Sheet
## Pairs Matchplay (Single Tee)

## Values Needed:

| | | |
|---|---|---|
| Player 1 Handicap Index: | ☐ | A |
| Player 2 Handicap Index: | ☐ | B |
| Player 3 Handicap Index: | ☐ | C |
| Player 4 Handicap Index: | ☐ | D |
| Slope Rating: | ☐ | E |

## Course & Playing Handicaps:

When rounding, .1 to .4 rounds down, .5 to .9 rounds up.

| Player 1: | **A** x **E** / 113 = | ☐ | Rounded | ☐ | x 90% = | ☐ | Rounded | ☐ | F |
|---|---|---|---|---|---|---|---|---|---|
| Player 2: | **B** x **E** / 113 = | ☐ | Rounded | ☐ | x 90% = | ☐ | Rounded | ☐ | G |
| Player 2: | **C** x **E** / 113 = | ☐ | Rounded | ☐ | x 90% = | ☐ | Rounded | ☐ | H |
| Player 2: | **D** x **E** / 113 = | ☐ | Rounded | ☐ | x 90% = | ☐ | Rounded | ☐ | I |

Lowest (**F**, **G**, **H** or **I**) = ☐ J

## Playing Handicaps:

| | | | |
|---|---|---|---|
| Player 1: | **F** - **J** = | ☐ | K |
| Player 2: | **G** - **J** = | ☐ | L |
| Player 2: | **H** - **J** = | ☐ | M |
| Player 2: | **I** - **J** = | ☐ | N |

# Pairs Matchplay (Multiple Tees)

Pairs Matchplay sees two people play as a pair against another pair, with the players using more than one tee.

This is the most complicated calculation, but is still quite straightforward to follow.

**Step 1:** Calculate each players Course Handicap

**Step 2:** Apply the allowance adjustment of 90%. Do not round it up or down.

**Step 3:** Adjust the handicaps for the difference in course ratings

**Step 4:** Adjust the handicaps so that the lowest player plays off 0

Example:

Tee #1 - Slope Rating: 125, Course Rating 68.8
Player 1: Handicap Index 5.1
Player 2: Handicap Index 10.9

Tee #2 - Slope Rating 128, Course Rating 71.1
Player 3: Handicap Index 16.3
Player 4: Handicap Index 22.5

**Step 1:** Calculate Course Handicap

Player 1 = 5.1 x 125 / 113 = 5.64, rounded to 6
Player 2 = 10.9 x 125 / 113 = 12.08, rounded to 12
Player 3 = 16.3 x 128 / 113 = 18.46, rounded to 18
Player 4 = 22.5 x 128 / 113 = 25.49, rounded to 26

**Step 2:** Adjust for 90%

Player 1 = 6 x 90% = 5.4
Player 2 = 12 x 90% = 10.8
Player 3 = 18 x 90% = 16.2
Player 4 = 26 x 90% = 23.4

**Step 3:** Adjust the handicaps for the difference in course ratings

Tee #1 Course Rating = 68.8
Tee #2 Course Rating = 71.1

Difference = 2.3

Players on the tee with the higher course rating, get an adjustment of 2.3.

Player 1 = 5.4, rounded to 5.
Player 2 = 10.8, rounded to 11
Player 3 = 16.2 + 2.3 = 18.5, rounded to 19
Player 4 = 23.4 + 2.3 = 25.7, rounded to 26

**Step 4:** Adjust the handicaps so that the lowest player plays off 0

Player 1 has the lowest handicap of 5

Player 1 = 5 - 5 = 0
Player 2 = 11 - 5  = 6
Player 3 = 19 - 5  = 14
Player 4 = 26 - 5  = 21

All players use the Par and SI for the tees they are playing from.

# Calculation Sheet

## Pairs Matchplay (Multiple Tees)

**Values Needed:**

|  | Handicap Index | Slope Rating | Course Rating | Course Rating Difference |  |
|---|---|---|---|---|---|
| Player 1: | A | E | I | I - M = | N |
| Player 2: | B | F | J | J - M = | O |
| Player 3: | C | G | K | K - M = | P |
| Player 4: | D | H | L | L - M = | Q |

Lowest (**I**, **J**, **K** or **L**) = ⬜ **M**

## Course & Playing Handicaps:

When rounding, .1 to .4 rounds down, .5 to .9 rounds up.

Player 1: **A** x **E** / 113 = ⬜ Rounded ⬜ x 90% = ⬜ **R**

Player 2: **B** x **F** / 113 = ⬜ Rounded ⬜ x 90% = ⬜ **S**

Player 3: **C** x **G** / 113 = ⬜ Rounded ⬜ x 90% = ⬜ **T**

Player 4: **D** x **H** / 113 = ⬜ Rounded ⬜ x 90% = ⬜ **U**

## Course Ratings:

When rounding, .1 to .4 rounds down, .5 to .9 rounds up.

Player 1: **R** + **N** = ⬜ Rounded to ⬜ **V**

Player 2: **S** + **O** = ⬜ Rounded to ⬜ **W**

Player 3: **T** + **P** = ⬜ Rounded to ⬜ **X**

Player 4: **U** + **Q** = ⬜ Rounded to ⬜ **Y**

Lowest (**V**, **W**, **X** or **Y**) = ⬜ **Z**

## Playing Handicaps:

Player 1: **V** - **Z** = ⬜

Player 2: **W** - **Z** = ⬜

Player 3: **X** - **Z** = ⬜

Player 4: **Y** - **Z** = ⬜

## About Us

We are a bunch of people fanatical about golf and expertly written software. We've decided to fuse our passions and create a product that represents the best of our abilities.

Our dynamic and, dare we say, competitive team, came up with the idea of running matchplay competitions to help people stay connected and compete even in the most adverse of times.

We are passionate about delivering the Ultimate Matchplay experience and our clever software system allow us to do so.

Our aim is to put on matchplay competitions to cater to all players. Enter our Pairs 'Race to Sawgrass' competition as we can guarantee you the ultimate player experience.

Our hassle free local pairings, seamless progression through brackets, easy access to your opponent's details and our competition app are all designed with ease and convenience in mind.

Feel free to offer your suggestions. We'd love to hear what you think and what competitions would you like to be part of. We hear every voice and consider every suggestion.