

Handicap Policy for New Members

For new League members not having a current or prior year GHIN Handicap Index (local or out of state), the player is strongly encouraged to complete as many 18 hole-equivalent rounds as possible prior to his start of league play. **The GHIN System will calculate and establish the player's Index on the twice monthly recycle dates as long as the player has timely entered into the system a minimum of five 18-hole equivalent scores.** Prior to the player's first week of play, if the above requirement has not been met, an Index will be manually calculated on an exception basis utilizing the scores made available up to that point to the Division Vice President (or his designee). A manually calculated Index will subsequently be updated for the next week's play only if the prior one did not include at least five scores.

A full and most accurate Index utilizes the ten best scores (*best ten Handicap Differentials*) of the player's most recent twenty scores (see Sections 10-1 and 10-2 of the USGA Handicap Manual). Handicap Differential equals: (Adjusted Gross Score minus USGA Course Rating) X 113 / Slope Rating. The following table will be used in the calculation of handicap differential(s):

<u>Number of Acceptable Scores</u>	<u>Number of Differentials to Be Used</u>
1 or 2	70% of Lowest 1
3 or 4	85% of Lowest 1
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

Note: The table above, beginning on the third line ("5 or 6" scores) is taken directly from "Section 10-2 Handicap Index Formula". To determine the player's manually calculated Index, per the Formula, the average of the Lowest Handicap Differential(s) will be multiplied by a factor of 96% ("Bonus for Excellence", Section 10-2).

Once a player's Index has been manually calculated for a given week's play and includes at least five scores, the player will continue to use that calculated Index until the next regularly scheduled GHIN system rerun. Regardless of the calculated result, the maximum permitted manually calculated Index is 20.0 For 'A' Division and 36.4 for 'B' Division.