



## What is a Golf Handicap?

"What's your handicap?" It's a question often heard when golf is the topic of conversation. But what is a "handicap"? Simply put, a golf handicap is a number that tells you how many strokes over par on average that you usually play.

Handicaps are an integral part of the game of golf and allow players of varying ability to compete fairly, whether in a casual golf outing or in a competition. A handicap can also help a player track their improvement over time.

United States Golf Association (USGA) develops the formula used in tabulating handicaps, it does not issue them directly to individual golfers. A USGA Handicap Index is issued through licensed golf clubs that follow all the procedures of the established USGA Handicap System.

The System provides a fair *Course Handicap* for each player, regardless of ability, and adjusts a player's *Handicap Index* up or down as the player's game changes. At the same time, the System disregards high scores that bear little relation to the player's potential ability and promotes continuity by making a *Handicap Index* continuous from one playing season or year to the next. A *Handicap Index* is useful for all forms of play, and is issued only to individuals who are members of a licensed *golf club*.

Two basic premises underlie the **USGA Handicap System**, namely that each player will try to make the best score at every hole in every round, regardless of where the round is played, and that the player will post every acceptable round for **peer review**. The player and the player's **Handicap Committee** have joint responsibility for adhering to these premises.