



## WORLD HANDICAP SYSTEM (WHS) – Learning Guide 2026

### How the WHS Works – Big Picture

Understanding the flow of the World Handicap System is key:

Scores → Adjusted Gross Score → Score Differential → Handicap Index → Course Handicap → Playing Handicap

Each step builds on the previous one. This guide follows that same progression.

## SECTION 1 - FOUNDATIONS

### Handicap Index

- The measure of a player's demonstrated ability calculated against the Slope Rating of a golf course of standard playing difficulty (that is a course with a slope rating of 113)

### Player Expectations

- Act with integrity by following the Rules of Handicapping and to refrain from using, or circumventing, the Rules of Handicapping for the purpose of gaining an unfair advantage,
- Attempt to make the best score possible at each hole,
- Submit scores for handicap purposes as soon as possible after the round is completed and before midnight local time,
- Submit acceptable scores to provide reasonable evidence of their demonstrated ability,
- Play by the Rules of Golf, and
- Participate in peer review of fellow players.

### Golf Club/Handicap Committee

- A golf club is affiliated to its Authorized Association and is responsible for ensuring the Handicap Index of those members who have designated it to be their home club is administered in accordance with the requirements of the Rules of Handicapping.
- A Handicap Committee is established by a golf club and is responsible for ensuring compliance with the golf club's specified obligations and responsibilities under the Rules of Handicapping.

## SECTION 2 – FROM SCORE TO SCORE DIFFERENTIAL

### Adjusted Gross Score

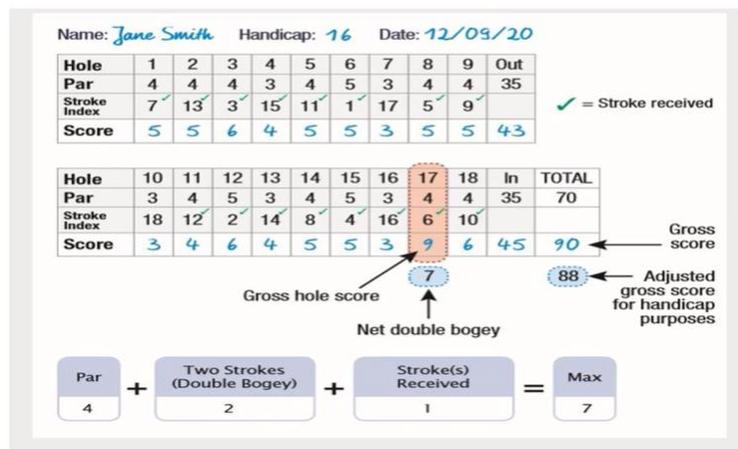
- A player's gross score, including any penalty strokes, adjusted for when:
  - The player exceeds their maximum hole score,
  - A hole is not played, or
  - A hole is started but the player does not hole out

**Why this matters:** Adjustments prevent unusually high hole scores from distorting a player's handicap.

### Maximum Hole Scores (Net Double Bogey)

- The maximum hole scores for each player will be limited to a **Net Double Bogey**, calculated as follows

$$\text{Net double bogey} = \text{Par} + 2 + \text{Handicap Strokes Received}$$



- If a Handicap Index has not been yet established:
  - The **maximum score** for each hole played is limited to **par +5 strokes**

### Minimum of Holes Played for Scores to be Acceptable

- In order to post a score, you must ensure that the minimum number of holes have been played.
  - To submit a nine-hole score, a player must play 7 to 13 holes
  - When 14 or more holes are played, the score submitted qualifies as an 18-hole score.
- Example:
  - If a golfer plays 8 holes and cannot finish, they must post 9-hole score
  - If a golfer plays 13 holes, then they can only post a 9-hole score
  - If a golfer plays 15 holes, they must post an 18-hole score

### When a Hole is Not Played

- Valid reasons for a golfer to not complete a round or some holes not being played:
  - Fading light
  - Bad weather
  - Injury/Illness
  - A match ending before the final hole
  - Hole being declared out of play for maintenance reasons
- When a player has completed the minimum number of holes for either a 9- or 18-hole score to be acceptable, but not the full 9 or 18 holes:
- A score of net par must be recorded for the remaining holes

Par + Handicap strokes received or given on a hole
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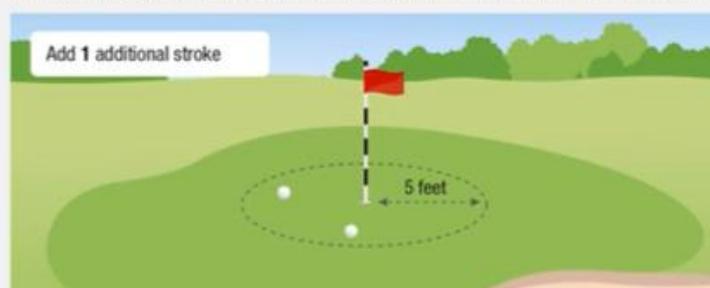
## When a Hole is Started but Not Completed

- When a player starts, but does not complete a hole, the score recorded for handicap purposes is the 'most likely score', which cannot exceed the player's Net Double Bogey for that hole.

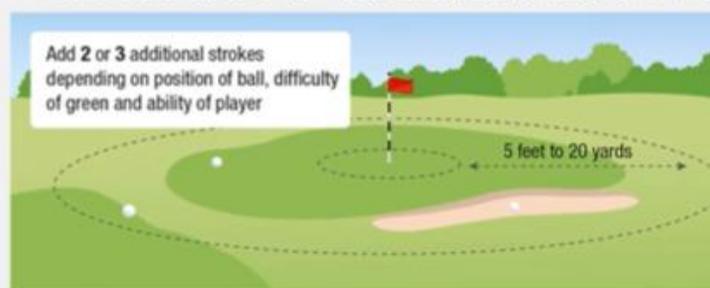
Position of the Ball	Strokes to be Added
On the putting green within 5 feet of the hole	Add 1 additional stroke
Between 5 feet and 20 yards from the hole	Add 2 or 3 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player
Beyond 20 yards from the hole	Add 3 or 4 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player

**DIAGRAM 3.3: MOST LIKELY SCORE WHEN A HOLE IS STARTED BUT PLAYER DOES NOT HOLE OUT**

▼ If the ball lies on the putting green, no more than 5 feet (1.5 metres) from the hole.



▼ If the ball lies between 5 feet (1.5 metres) and 20 yards (20 metres) from the hole.



▼ If the ball lies more than 20 yards (20 metres) from the hole.



## Score Differential

- The difference between a player's adjusted gross score and the Course Rating, taking account of Slope Rating. It is the value "played to" on a specific course on a specific day.
- **Calculation of an 18-hole Score Differential**

$$\text{Score Differential} = (113/\text{Slope Rating}) \times (\text{adjusted gross score} - \text{Course Rating} - \text{PCC adjustment})$$

- **Example:**
  - A golfer shoots an adjusted Gross Score of 85 on a course with a Course/Slope Rating of 70.6/126. No PCC was applied

$$\begin{aligned} \text{Score Differential} &= (113/126) \times (85 - 70.6 - 0) \\ &= 12.91 \text{ (rounded to 12.9)} \end{aligned}$$

- **Calculation of a 9-hole Score Differential**

$$\text{Score Differential} = (113/ \text{9-hole Slope Rating}) \times (\text{9-hole adjusted gross score} - \text{9-hole Course Rating} - (0.5 \times \text{PCC adjustment}))$$

## Playing Conditions Calculation (PCC)

- When abnormal course (course set-up) or weather conditions cause scores to be **unusually high** or **low** on a given day, a PCC will adjust score differentials to better reflect a player's actual performance.
- To be included in the PCC analysis, scores must be entered by midnight of that day.
- PCC is an automatic procedure in Score Centre
- The adjustment is included in the score differential calculation
- For scores not entered before midnight, the score will not be used in the calculation of the PCC but the PCC for that day (if one exists) will be applied to the differential.
- Adjustments range from -1.0 to +3.0
  - - 've value = course played easier than normal conditions
  - + 've value = course played more difficult than normal conditions

**Note:** PCC adjustments are relatively rare:

**SECTION 3 – BUILDING THE HANDICAP INDEX**

**Number of Scores Required to Obtain a Handicap Index**

- A Handicap Index is issued to a player after **three** 18-holes scores are submitted
  - **Total of 54-holes**
- Scores can be made of any combination of 9-hole and 18-hole scores

**Basis of Handicap Index Calculation**

- A Handicap Index is calculated by averaging a player’s **8 best score differentials of their most recent 20**
- A **Soft Cap** and **Hard Cap** will be included to limit extreme upward movement of a Handicap Index
- An **Exceptional Score Reduction** may also be applied (regardless of Tournament play)

**Calculation of a Handicap Index for Fewer than 20 scores**

<b>Number of Score Differentials in scoring record</b>	<b>Score Differential(s) to be used in calculation of Handicap Index</b>	<b>Adjustment</b>
3	Lowest 1	-2.0
4	Lowest 1	-1.0
5	Lowest 1	0
6	Average of lowest 2	-1.0
7 or 8	Average of lowest 2	0
9 to 11	Average of lowest 3	0
12 to 14	Average of lowest 4	0
15 or 16	Average of lowest 5	0
17 or 18	Average of lowest 6	0
19	Average of lowest 7	0
20	Average of lowest 8	0

- **Example: For Fewer than 20 scores**

A beginner submits 3 scores, with calculated differentials of 36.5, 43.2 and 45.9.  
The player's Handicap Index is:

<b>Lowest score differential</b>	<b>Adjustment</b>	<b>=</b>	<b>H.I.</b>
36.5	- 2.0		34.5

The player submits a 4<sup>th</sup> score of 40.7.  
The player's Handicap Index is:

<b>Lowest score differential</b>	<b>Adjustment</b>	<b>=</b>	<b>H.I.</b>
36.5	- 1.0		35.5

### Low Handicap Index

- Is the lowest Handicap Index achieved by a player during the 365-day period preceding the most recent score in the scoring record
- Is meant to ensure that the players current index stray too far away from their demonstrated ability

## SECTION 4 – SAFEGUARDS

### Overview

Three mechanisms protect the integrity of handicaps:

- Soft Cap – slows upward movement
- Hard Cap – limits upward movement
- Exceptional Score Reduction – accelerates downward movement

### Limit of Upward Movement of a Handicap Index (Cap)

#### Soft Cap

- Is triggered when the difference between a player's newly calculated Handicap Index and their Low Handicap Index is greater than 3 strokes.
- When a calculated Handicap Index increase is greater than 3.0 strokes, the value above 3.0 strokes is restricted to 50% of the increase
- **Soft Cap Example** (player submits a new score)

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	≤ 3.0	> 3.0	50% of value > 3.0 (Suppression)	≤ 3 + Suppression	Movement compared to LI	> 5	New HI
14.0	12.0	2.0	2.0	0	0	2.0 + 0	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	3.0 + 0	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	3.0 + 2.0	5.0	0	17.0

#### First Row

- The player submitted a score that resulted in a newly calculated **Handicap Index of 14.0** & a **Low Index of 12.0**
- The **difference** between these two values is **2.0** which is **less than 3**. Therefore, no cap is applied
- The **New H.I. is 14.0**

## Second Row

- The player submitted a score that resulted in a newly calculated **H.I. of 15.0** & a **L.I. of 12.0**
- The **difference** between these two is **3.0** which means the **Soft Cap** procedure has been triggered
- Remember that the Soft Cap restricts the value **above** three strokes by 50%
- Since the **difference** is **exactly 3 strokes**, **no** additional restrictions are applied and the new **H.I. is 15.0**

## Third Row

- The player submitted a score that resulted in a newly calculated **H.I. of 19.0** & a **L.I. of 12.0**
- The **difference** between these two is **7.0** which means the **Soft Cap** procedure has been triggered and must be applied
- In this situation the **addition above 3 strokes** is an additional **4**.  $19.0 - 12.0 = 7.0 - 3.0 = 4.0$ 
  - This value is what we apply the 50% restriction to
  - $4 \text{ strokes} \times 50\% = 2.0$  (suppression)
  - The **Soft Cap** still **applies** since  $2.0 \leq 3$
- **New H.I. = L.I. + Suppression + 3.0**
  - $= 12.0 + 2.0 + 3.0$
  - **H.I. = 17.0**

## Hard Cap

- Triggers to restrict the amount by which a player's Handicap Index can increase, after application of the soft cap, to no more than **5.0 strokes above their Low Handicap Index**.

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	$\leq 3.0$	$> 3.0$	50% of value $> 3.0$ (Suppression)	$\leq 3 +$ Suppression	Movement compared to LI	$> 5$	New HI
14.0	12.0	2.0	2.0	0	0	$2.0 + 0$	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	$3.0 + 0$	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	$3.0 + 2.0$	5.0	0	17.0
20.0	12.0	8.0	3.0	5.0	2.5	$3.0 + 2.5$	5.5	0.5	17.0

## Fourth Row

- The player submitted a score that resulted in a newly calculated **H.I. of 20.0** & a **L.I. of 12.0**
  - The **difference** between these two is **8.0** which means the **Soft Cap** procedure has been triggered and must be applied first
  - Remember, the Soft Cap restricts the value above 3 strokes by 50%.
  - In this situation the **addition above 3 strokes** is an additional **5**.  $20.0 - 12.0 = 8.0 - 3.0 = 5.0$ 
    - This value is what we apply the 50% restriction to
    - $5 \text{ strokes} \times 50\% = 2.5$  (suppression)
    - The **Soft Cap** still **applies** since  $2.5 \leq 3$
  - If we were to only apply the **Soft Cap**, then we would get a **New H.I. = 17.5** ( $12.0 + 2.5 + 3.0$ )
  - But since the **Hard Cap** restricts the amount for which the player's H.I. can increase by **no more than 5-strokes**, then we would apply the **Hard Cap** and the newly calculated **Handicap Index = 17.0**
- 
- There is no limit on the amount by which a player's Handicap Index can decrease.
  - The soft cap and hard cap procedures start to take effect only once a player has at least 20 acceptable scores in their scoring record

## Exceptional Score Reduction (ESR)

- When a player submits a score differential 7.0 strokes or more below their Handicap Index, they will be subject to an ESR.
- The ESR is applied to the score differential of the exceptional score
- The ESR procedure is designed to be intuitive by evaluating all scores as opposed to just Tournament Scores

Number of strokes the <i>Score Differential</i> is lower than a player's <i>Handicap Index</i> in effect when the round was played	<i>Exceptional score reduction</i>
7.0 – 9.9	–1.0
10.0 or more	–2.0

- **Example:**
  - Handicap Index = 13.3
  - Records a Score Differential = 4.12, which is 9.2 strokes better than current H.I. This is an Exceptional Score
  - The initially calculated H.I. is 11.9
  - Since this new score is exceptional, an adjustment needs to be made
  - With the additional adjustment of -1.0, the new H.I. is 10.9
  - The adjustment is made by adding a -1 adjustment to all 20 most recent score differentials within the player's scoring record
  - Newly submitted scores following this will not have this adjustment.

## SECTION 5 – USING THE HANDICAP

### Course Handicap Calculation and Application

- A Course Handicap will represent the number of strokes a player receives in relation to the Par of the tees being played
- The formula will include a Course Rating minus Par adjustment

$$\text{CH} = (\text{Handicap Index}) \times (\text{Slope Rating}/113) + (\text{Course Rating} - \text{Par})$$

#### 15.0 Handicap Index: Rules of Handicapping

TEE	YARDS	RATING	SLOPE	PAR	CH
BLACK	7033	74.2	135	72	20
BLUE	6684	72.8	131	72	18
WHITE	6414	71.7	128	72	17
SILVER	6021	69.9	125	72	15
WHITE/SILVER/RED	5886	68.8	123	71	14
RED	5637	67.8	121	71	13
GREEN	5385	66.5	118	70	13
GOLD	4957	64.4	113	69	10

## Playing Handicap Calculation and Application

- The term “Playing Handicap” has been introduced and will represent the number of strokes a player receives in a competition

$$\text{Playing Handicap} = \text{Course Handicap} \times \text{Handicap Allowance}$$

## Handicap Allowance Table

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low / 40% high
	Pinehurst/Chapman	60% low / 40% high
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25% low/20%/15%/10% high
	Scramble (3 players)	30% low/20%/10% high
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
	4 of 4 Par/Bogey	100%

## Quick Comparison

**Handicap Index:** Portable measure of ability

**Course Handicap:** Strokes on this course

**Playing Handicap:** Strokes in this competition

## SECTION 6 – COURSE AND SLOPE RATINGS

### What is a Course Rating?

- The evaluation of the playing difficulty of a course for **scratch golfers** under normal course and weather conditions.
- Based on yardage and other obstacles to extent that they affect the scoring difficulty of the scratch golfer.
- Expressed as the number of strokes taken to one decimal place

### What is a Bogey Rating?

- The evaluation of the playing difficulty of a course for **bogey golfers** under normal course and weather conditions.
- Based on yardage and other obstacles to extent that they affect the scoring difficulty of the bogey golfer.
- Expressed as the number of strokes taken to one decimal place

### What is a Slope Rating?

- A Slope Rating is the number which indicates the relative playing difficulty of a course for bogey golfers, compared to scratch golfers.
- It is the combination of the Course Rating and the Bogey Rating that allows us to calculate the Slope Rating of a set of tees
- It is the difference between the Bogey Rating and the Course Rating multiplied by a constant factor. It is expressed as a whole number from **55 to 155**
- A golf course of standard relative playing difficulty has a Slope Rating of **113**

### Scratch Player

- A player with a **Handicap Index of 0.0**

### Bogey Player

- A player with a Handicap Index of approximately **20.0 for men** and approximately **24.0 for women**

## Importance and Determination of Par

- Par will have an important role within the WHS, requiring par values to be more precise
- The Provincial Golf Association will have the final authority to determine par.
- Guidelines are provided, and considerations can be made based on factors such as elevation, doglegs and forced lay-ups

Par	Men	Women
3	Up to 260 yards	Up to 220 yards
4	240 to 490 yards	200 to 420 yards
5	450 to 710 yards	370 to 600 yards
6	670 yards and up	570 yards and up

## SECTION 7 – ADMINISTRATION NOTES

### Information Required for Scoring Records

- A score posted into the player's scoring record must be:
  - An acceptable score, and
  - Recorded in the correct chronological order, even if the score is submitted on a day later than the date the round was played.
  - Posted in a form prescribed by the Authorized Association. This may be in the form of **hole-by-hole scores** (strongly recommended) or an adjusted gross score.
    - In 2026 or 2027 posting hole-by-hole scores will be mandatory

### Time Frame for Submitting a Score

- A player should submit their scores as soon as possible on the day of play, after completion of their round, and before midnight (local time)
  - See Playing Conditions Calculations (PCC) for reasoning

### Maximum Handicap Index

- The maximum Handicap Index for all golfers is 54.0, regardless of gender

## **How to Access the Rules of Handicapping Handbook**

- Digital Copy = Available for free on the Golf Manitoba Website under “Handicapping”
- Hard Copy = For purchase on the Golf Canada e-store