Rating/Slope/Handicap Information:

The USGA handicap system may appear complicated, but it is relatively simple to understand and use in golf matches. Clarity on a few terms can help alleviate many golfers' concerns about establishing a golf handicap.

Course Rating Explained

The course rating estimates the score a highly skilled amateur would likely shoot on the golf course. A highly skilled amateur from the USGA's perspective is that of an amateur playing in national championships. That means a good amateur! Assuming your golf course rating is 71.0 from the back tees, a top-ranked amateur golfer would likely average about 71 over ten rounds of play. The USGA has enormous data on player performance over the past century, and they are confident their course rating procedures are reliable and produce accurate golf course ratings. Course ratings over 75.0 are challenging golf courses, while courses under 69.0 are much easier.

Slope Rating Explained

The slope rating was created to reflect the golf course's difficulty from a bogey golfer's perspective and skill. Golf courses that may be relatively easy for a skilled amateur can be challenging for a less experienced golfer.

For example, if a tee shot requires a forced carry of 150 yards over a penalty area, a skilled amateur would not even notice this challenge. On the other hand, a bogey golfer is in jeopardy of losing a ball with a poor strike. Bunkers can be a big problem for the average golfer, but a bunker shot is not much of a concern for accomplished golfers.

The USGA established a slope rating of 113 as the average difficulty level for a bogey golfer. The highest slope rating is capped at 155, and the lowest rating is 55. The course and slope rating values are used in the USGA handicap index formula.

USGA Handicap Index Formula

The USGA has fine-tuned the handicap formula with the most recent changes in 2020. It is possible to calculate a handicap with as little as three rounds. However, once you have played 20 rounds of golf, your handicap index will be calculated using the most recent 20 rounds of golf that you have played.

The first step in determining your handicap index is to determine the differential scores of each of your rounds played. What is a differential score? You calculate the differential by subtracting the course rating from your adjusted gross score. Assume your adjusted gross score is 85 and the course rating is 71.5. The differential would be 13.5. The differential is then adjusted using the slope rating as follows:

• If the course's slope rating is 125 (more complex than an average course), you multiply 13.5 x (113/125) = 12.2 differential.

• If the slope rating is 113 (average difficulty), the same procedure applies $13.5 \times (113/113) = 13.5$ differential.

• If the slope rating is 100 (easier than average), the result is 13.5 x (113/100) = 15.2 differential. The differential outcomes should make sense since shooting an 85 on a more difficult slope-rated golf course of 125 is a better performance than an 85 on an easy slope-rated golf course of 100. The average of your eight best differential scores from your most recent 20 rounds played establishes your USGA handicap index.