



## **THE HANDICAP INDEX**

A New Zealand Golf Handicap Index is New Zealand Golf's mark, which is used to indicate a measurement of a player's potential scoring ability on a course of standard playing difficulty. It is the result of a mathematical calculation based on scores returned. A Handicap Index is converted to a Course Handicap for competition on a particular course.

### **Obtaining a New Zealand Golf Handicap Index:**

In order to obtain a New Zealand Golf Handicap Index, golfers must join a golf club and post adjusted gross scores. These scores are subject to peer review. After at least five scores have been posted, the club will issue a Handicap Index to the golfer in accordance with the New Zealand Golf Handicap System.

If 5 scores have been returned before the rollover date and the new Handicap Index is known a handicap committee can allow the player to compete in a handicap competition.

From 2014 Club's could provide a modified handicap for use until the 5<sup>th</sup> card is entered.

### **Using a New Zealand Golf Handicap Index:**

A New Zealand Golf Handicap Index is a number issued by a golf club that represents the potential scoring ability of a player on a course of standard difficulty (Slope Number 113). The New Zealand Golf Handicap Index is expressed as a number taken to one decimal place that is updated and re-issued every two weeks. A player is responsible for knowing the New Zealand Golf Handicap Index issued at the most recent revision. A player converts a New Zealand Golf Handicap Index to a Course Handicap. For example, a New Zealand Golf Handicap Index of 16.2 would be converted to a Course Handicap of 20 at a course with a Slope Number of 140, using the Course Handicap Table in Section 3-3. (Handicap Index multiplied by Slope Number divided by 113)

**Players can receive their Handicap Index by text message. Text your 7 digit ID number to 3673 (fore) and within 10 seconds you will receive a reply. (Note: 99c charge will apply)**

### **The Handicap Index formula:**

The New Zealand Golf Handicap Index Formula is based on the best Handicap Differentials in a player's scoring record. If a player's scoring record contains 20 or more scores, then the best 10 Handicap Differentials of the most recent 20 scores are used to calculate the New Zealand Golf Handicap Index. The percentage of scores used in a scoring record decreases from the maximum of the best 50% as the number of scores in the scoring record decreases. If the scoring record contains 9 or 10 scores, then only the best three scores (30 to 33%) in the scoring record will be used. Thus, the accuracy of a player's Handicap Index is directly proportional to the number of acceptable scores they have posted. An official New Zealand Golf Handicap Index won't be issued to a player who has returned fewer than five acceptable scores.

The following procedure illustrates how a player's Handicap Index is calculated if the number of acceptable scores in the player's record is fewer than 20.

Use the following table to determine the number of Handicap Differentials to use:

<b>Number of Acceptable Scores</b>	<b>Differentials to be used</b>
5 or 6	Lowest to 1
7 or 8	Lowest to 2
9 or 10	Lowest to 3
11 or 12	Lowest to 4
13 or 14	Lowest to 5
15 or 16	Lowest to 6
17	Lowest to 7
18	Lowest to 8
19	Lowest to 9
20	Lowest to 10

- (ii) Determine Handicap Differentials;
- (iii) Average the Handicap Differentials being used;
- (iv) Multiply the average by .96; \*
- (v) Delete all numbers after the tenth digit. Do not round off to the nearest tenth.

Example: 11 scores available

Total of lowest 4 Handicap differentials	103.5
Average (103.5 divided by 4)	25.875
Multiply average by .96 *	24.84
Delete digits after tenths	24.8
New Zealand Golf Handicap Index	24.8

Final step (introduced July 1, 2014) Apply the tournament score calculation for those with two or more eligible tournament scores.

\*The bonus for excellence is the incentive for players to improve their golf games that is built into the system. It is the term used to describe the small percentage below perfect equity that is used to calculate a Handicap Index (96%)

#### **Course Handicap:**

A Course Handicap is the number of handicap strokes a player receives from a specific set of tees at the course being played.

To convert a New Zealand Golf Handicap Index to a Course Handicap, a player locates the New Zealand Golf Handicap Index on a Course Handicap Table to find the corresponding Course Handicap. Each set of rated tees will have a different Course Handicap Table for men and women based on their respective New Zealand Golf Slope Numbers for those tees. It is the player's responsibility to determine the correct Course Handicap, and to know the holes at which handicap strokes are to be given or received (Rules of Golf, 6-2)

NOTE: Golf Clubs with a score card printing utility will automatically display the course handicap.

A player's Course Handicap is determined by multiplying a Handicap Index by the Slope Number of the course played and then dividing by 113. (See Section 10-3.) The resulting figure is rounded off to the nearest whole number (.5 or more is rounded upward).