RESOURCE

Golf Formats and Handicap Allowances

A golf format and its handicap allowance are not two separate decisions; they are one fairness system. Choosing a scramble format but applying an individual stroke-play allowance produces a result nobody intended. This resource walks through the common recreational and competition formats, their standard allowances, and how the pieces fit together, sourced from the current World Handicap System Rules of Handicapping (SRC-WHS-02, SRC-WHS-04) and Rules of Golf (SRC-ROG-01), last reviewed on this site's stated source date.

Individual stroke play

The simplest case: each player uses their full Playing Handicap against par, hole by hole. There is no team allowance to apply here; the complexity in this format lives entirely in the Course Handicap and Playing Handicap calculation upstream of the round itself, covered by the Course Handicap and Playing Handicap calculators.

Stableford

Stableford uses the same individual Playing Handicap as stroke play but converts net score relative to par into points on a fixed scale, capping a blow-up hole at zero points instead of letting it accumulate strokes. The Stableford Calculator handles the points conversion directly.

Match play and relative strokes

Match play does not give each player their full handicap against par; instead, the lower Playing Handicap is set to zero and the difference is allocated to the higher-handicap player by stroke index, using the same ascending stroke-index allocation as the Handicap Stroke Allocator. This relative-stroke mechanic, worked out in full by the Match Play Handicap Calculator, is what makes match play feel structurally different hole to hole from stroke play, even before considering that match play scores by holes won rather than total strokes.

Four-ball, foursomes, greensomes, and Chapman or Pinehurst

These team formats each use a different allowance mechanic. Four-ball typically applies a reduced percentage (commonly 85%) to each player's individual Playing Handicap, since only the better of the two scores on a hole counts. Foursomes (alternate shot) usually applies a 50% allowance since partners share every stroke. Greensomes and Chapman or Pinehurst use a low-high split, commonly 60% for the lower handicap and 40% for the higher, reflecting each player's partial contribution to the team's shot. The Format Allowance Planner encodes all of these as selectable modes rather than separate tools.

Scramble

A scramble applies a percentage to each team member's Playing Handicap, ordered from lowest to highest, with percentages that vary by team size. This resource includes a compact sourced allowance table below, and the Scramble Event Planner works through a full team example.

The role of Committee terms

Every percentage described here is the standard recommended allowance from Appendix C of the Rules of Handicapping. A Committee running an actual competition has the authority to set different terms of competition for its own event, and those terms always take precedence over the recommendation. Every calculator on this site exposes a manual override specifically so you can model your event's actual terms rather than being locked into the standard recommendation.

Relative strokes in match play, revisited

It is worth restating because it trips up golfers moving from stroke play to match play for the first time: match play strokes are always relative between the two players in that match, never each player's full allowance against par. A player with a Playing Handicap of 8 gets zero strokes against an opponent with a Playing Handicap of 8, but the same player gets five relative strokes against an opponent with a Playing Handicap of 13.

A compact sourced allowance table

FORMAT	STANDARD ALLOWANCE
Individual stroke play / Stableford	100%
Four-ball / best-ball	85% per player
Foursomes (alternate shot)	50% per player
Greensomes / Chapman-Pinehurst	60% low, 40% high
Scramble (2 players)	35% low, 15% high
Scramble (3 players)	30% / 20% / 10%
Scramble (4 players)	25% / 20% / 15% / 10%

An organizer checklist

Before the event: confirm the format, confirm which allowance percentage applies (standard or a Committee-set override), confirm every player's Playing Handicap is current for the tee being played, and confirm the stroke index list matches the actual scorecard. During the event: use the appropriate calculator (individual, match play, or scramble) to produce a printable card, and keep the source and version visible on that card for anyone who asks how a number was produced.

A worked scramble example

A four-player scramble team with Playing Handicaps of 4, 9, 16, and 22 is ordered low to high and assigned 25%, 20%, 15%, and 10% respectively: 1.0, 1.8, 2.4, and 2.2, summing to a Team Playing Handicap of roughly 7.4, rounded to 7. This is exactly the calculation the Scramble Event Planner performs, with every intermediate contribution shown rather than only the final total.

If you have not yet settled on a format for your event, the Golf Outing Format Chooser compares these formats against your group size, ability spread, time, and desired intensity before you commit to an allowance.

This site does not administer any competition; every calculator here produces a private, printable card for you to use in your own event, never a submission to any governing body.