RESOURCE

Understanding Your Handicap Inputs

Golf handicap numbers only become useful once you know which number answers which question. A single round can involve a Handicap Index, a Course Handicap, a Playing Handicap, a Course Rating, a Slope Rating, an adjusted gross score, and a Score Differential, all in the same conversation. Mixing these up is one of the most common sources of confusion for golfers new to the World Handicap System, and it is worth untangling once so every calculator on this site makes sense the first time you use it.

Handicap Index: your portable number

Your Handicap Index is a single number, usually shown to one decimal place, that follows you between courses. It represents your demonstrated ability based on your recent scoring history, and it is calculated by your golf association from a set of your best recent Score Differentials. It is not, by itself, the number of strokes you get in a specific round. Think of it as a portable measure of ability that needs to be translated into a course-specific number before it is useful on a particular day.

Course Rating and Slope Rating: properties of the tee, not of you

Course Rating estimates the score a scratch golfer (an Index of 0.0) would be expected to shoot on that tee under normal conditions. Slope Rating, on a scale centered at 113, represents how much harder that tee plays for a bogey golfer relative to a scratch golfer, compared to a tee of standard difficulty. Both numbers belong to the tee, not to you: the same course usually posts different Course Ratings and Slope Ratings for its forward, middle, and back markers, and separate ratings by gender in many cases. Always use the rating for the exact tee you are playing.

Course Handicap: your Index, converted for this tee

Course Handicap takes your Handicap Index and applies the Slope Rating and the difference between Course Rating and par for the tee you selected. This is the calculation performed by the Course Handicap Calculator: your Index multiplied by Slope divided by 113, plus Course Rating minus par, rounded to the nearest whole number. A harder tee (higher Slope) or a tee that plays over its par (Course Rating above par) both push your Course Handicap higher than your bare Index; an easier tee pushes it lower.

Playing Handicap: your Course Handicap, adjusted for the format

Playing Handicap applies one more step: a handicap allowance percentage set by the format or the Committee running your competition. A singles stroke-play event might use 100% of your Course Handicap; a four-ball better-ball event commonly uses a reduced percentage, because only one partner's score needs to count on any given hole. The Playing Handicap Calculator performs this last conversion, and shows the pre-rounding value alongside the number you would actually use.

Adjusted gross score and net double bogey

When your score gets used for handicap purposes, whether posting a differential or applying net double bogey to a single hole, it is not always your literal gross score that counts. Any hole score above net double bogey (par, plus two strokes, plus or minus your handicap strokes on that hole) is capped at that maximum before it is used in a handicap calculation. This protects your Handicap Index from being distorted by one unusually bad hole. The Net Double Bogey Calculator on this site works out that cap directly, including the additional exception for players with a Course Handicap of 18 or higher.

A worked example

Suppose your Handicap Index is 14.2, and you are playing a tee with a Slope Rating of 128 and a Course Rating of 71.5 against a par of 71. Your Course Handicap is 14.2 × (128 ÷ 113) + (71.5 − 71), which works out to roughly 16.6, rounding to 17. If your event uses a 90% allowance for a four-ball format, your Playing Handicap becomes 17 × 0.9, or about 15.3, rounding to 15. On any hole where you receive a stroke and the par is 4, your net double bogey cap for that hole is 4 + 2 + 1, or 7 strokes, meaning a gross 9 on that hole would be adjusted down to 7 for handicap purposes.

Where Score Differential and Handicap Index estimation fit in

The Score Differential is the building block your golf association uses, from your adjusted gross score, Course Rating, and Slope Rating, to eventually calculate your Handicap Index from a set of your recent rounds. Estimating what your Index might become from a small number of rounds with the Handicap Index History Estimator, or decomposing a specific Score Differential, are useful but separate questions from the ones covered here, so this resource focuses on the inputs you need before you start: Index, Rating, Slope, Course Handicap, Playing Handicap, and net double bogey.

Sources

This resource and its related calculators follow the USGA's published Course Handicap and Playing Handicap guidance and Rule 3.1b on net double bogey. See the sources and assumptions page for the full citations and review schedule. None of these tools issue an official Handicap Index or post a score; for that, use your golf association's authorized service directly.