

## MSGA Handicapping process

MSGA board had decided to adopt USGA handicap system starting 2020 golf season. A computer program was developed to perform this calculation. It is accurate and applies same calculation method to all players. The following is a simple explanation of this process.

Scores: Note the following points about scores used for handicap calculations.

- 1) Only McCabe scores are used.
- 2) Minimum scores required = 3. Maximum scores = 10.
- 3) When a new score is available, it is added to the list if there are less than 10 scores in the list.
- 4) If you already have 10 scores in the list, oldest score is deleted, and the new score is added to the list.
- 5) All scores used for handicap calculations for each player are shown on the handicap page on our website. Number of scores are between 3 and 10 for all players depending on number of individual events played. You should check these scores and make sure they are accurate.

Handicap calculation: The following process is used to calculate the handicap.

- 1) USGA Table: It is very important to understand the table below because the handicap calculation is based on this table.
- 2) Determine how many scores to be used: The Table shows number of scores to be averaged for the handicap calculation based on total number of scores available. For example, if you have five scores, only one lowest score is used for handicap calculation. If there are 10 scores, three lowest scores are averaged and then the average score used for handicap calculation.
- 3) Determine handicap adjustment: The table shows the adjustment to be applied based on total number of scores. For example, if you have three scores, the adjustment is -2. For 10 total scores, the adjustment is zero.
- 4) The handicap formula is:

Handicap = Lowest scores average (using USGA table) – 72 + Adjustment

### USGS Table for Handicap calculation

<b>Number of Score in record</b>	<b>Scores used in calculation</b>	<b>Adjustment</b>
3	Lowest 1	-2
4	Lowest 1	-1
5	Lowest 1	0
6	Average of lowest 2	-1
7 or 8	Average of lowest 2	0
<b>9 to 11</b>	<b>Average of lowest 3</b>	<b>0</b>
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

### Examples

Here are a few examples to explain the handicap calculations.

Example: Assume John, a new player, has following three scores at McCabe: 92, 90, 88.

As per USGA table shown above, one lowest score is used which is 88. The adjustment is -2 as per table. Assuming Par = 72, the handicap is

$$\text{Handicap} = 88 - 72 - 2 = 14$$

Now assume John plays three more rounds with scores of 78, 86 and 80 so now he has following six scores: 92, 90, 88, 78, 86, 80.

As per table above, two lowest scores are averaged with adjustment of -1.

Two lowest scores are 78 and 80. Their average = 79.

$$\text{John's new handicap} = 79 - 72 - 1 = 6$$

Now assume John plays four more rounds with scores of 82, 85, 77, 80.

He now has following 10 scores: 92, 90, 88, 78, 86, 80, 82, 85, 77, 80.

As per table above, three lowest scores are averaged with adjustment = 0.

Three lowest scores are 77, 78, 80. Their average is 78.3.

$$\text{John's new handicap} = 78.3 - 72 + 0 = 6.3$$

Since John reached maximum no of scores of 10, whenever a new score is added, the oldest score is discarded. Hence, total number of scores remain at 10.