

CALCULATING HANDICAP INDEX AND SCORE ADJUSTMENTS

Total Cards	Cards Considered	Adjustment
3 cards	Lowest 1	-2
4 cards	Lowest 1	-1
5 cards	Lowest 1	0
6 cards	Lowest 2	-1
7-8 cards	Lowest 2	0
9-11 cards	Lowest 3	0
12-14 cards	Lowest 4	0
15-16 cards	Lowest 5	0
17-18 cards	Lowest 6	0
19 cards	Lowest 7	0
20 cards	Lowest 8	0

- Course Handicap will be calculated from the Handicap Index for each set of tees.
- A separate Playing Handicap is calculated from the Course Handicap for Competitions, depending upon the playing format.

Format of Play	Type of Round	Allowance
Stroke Play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%