

# USGA Handicap System

Section 3-5: Players competing from different tees  
or men/women from the same tees

## Common questions:

1) Do I establish my handicap from a particular set of tees?

2) Doesn't my Course Handicap™ and/or Slope Rating® make up for the difficulty between the two sets of tees?

3) I have a Course Handicap for a particular set of tees; why am I or other members of my group subject to that number being changed when competing against other players?

4) What is a Target Score?

5) What is a Net Score?

6) Do you apply Section 3-5 for man vs. woman, man/woman vs. man/woman?

## Answers:

- 1) No. You do not establish your handicap from a particular set of tees. A Handicap Index® is the threshold that a player will meet or better 20-25 percent of the time on the USGA Standard Slope Rating of 113 (Section 10-1, Introduction).
- 2) Course Handicap (CH) gives a golfer the number of strokes needed to play down to the level of a scratch golfer, or the USGA Course Rating of a particular set of tees.  $CH = \text{Handicap Index} \times \text{Slope Rating of tees played} \div 113$ , rounded and expressed as a whole number (i.e., CH 18).
- 3) The Course Handicap, as calculated, only focuses on you. It doesn't take into account where other competitors might play from. When players play from tees with a different USGA Course Rating, their benchmarks have changed. The USGA Handicap System Section 3-5 adjustment is to rebalance the standard for comparison.
- 4) Target Score equals Course Handicap plus USGA Course Rating (CR). *The score you need to shoot to play to your handicap:*  
Gary  $CH\ 12 + CR\ 71.1 = 83$ , Bob  $CH\ 13 + CR\ 73.2 = 86$ .
- 5) Net Score equals Gross Score minus Course Handicap. *Need to shoot toward the same net score for 3-5 to work:*  
Gary  $83 - 12 = 71$ , Bob  $86 - 15$  (adjusted for Section 3-5) = 71.
- 6) Yes. In both cases, everyone needs to play to the same USGA Course Rating. The two options are to add the rounded difference in USGA Course Rating to the higher-rated tee players or subtract from the lower-rated tee players (Decision 3-5/1, The USGA Handicap System).



For the good of the game™

## Section 3-5 Procedure

Gary  
Gold Tees

10.4  
130/113

12

+71.1

83

vs.

Handicap Index  
x Slope Rating/113

Course Handicap

USGA Course Rating

Target Score

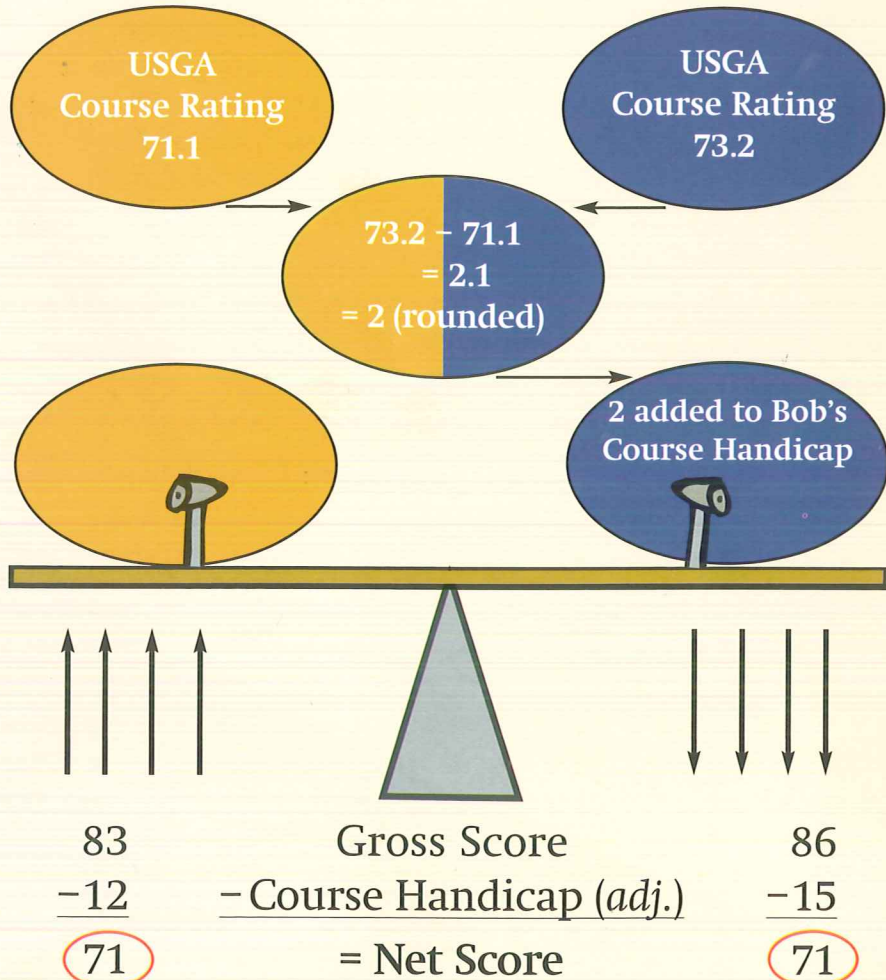
Bob  
Blue Tees

10.4  
140/113

13

+73.2

86



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