

HCLGA Golf Terminology

Allocation of Handicap Strokes

A mathematical method used to distribute handicap strokes so that golfers of all skill levels can compete fairly and equitably. Stroke Index indicates the order in which handicap strokes are given or received on each hole and is generally based on the hole's difficulty relative to par.

The hole ranked **#1** is considered the most difficult, while the hole ranked **#18** is considered the least difficult. (See the USGA for additional information.)

Ball Mark

An indentation on the putting green caused when a ball strikes the surface. If not repaired promptly, ball marks can damage the turf and affect the roll of putts. If your ball creates a ball mark, you are responsible for repairing it. If you notice additional ball marks, please repair as many as practical without delaying play.

Birdie

A score of one stroke under the hole's printed par.

Bogey

A score of one stroke over the hole's printed par.

Casual Water (aka Temporary Water)

Any temporary accumulation of water (puddles, irrigation overflow) not in a water hazard. See USGA for complete description and relief.

CPO

Cart Path Only – you may not drive a golf cart on the golf course.

Chip-In

A shot played from off the green that goes directly into the hole.

Double Bogey

A score of two strokes over the hole's printed par.

Eagle

A score of two strokes under the hole's printed par.

Gimme

A common practice in casual play that allows a player to pick up their ball on the green when other players agree the putt is close enough to be virtually certain. The stroke must still be counted for scoring purposes.

Gimmies are **not permitted** in league or tournament play. A player may only pick up the ball when the stroke has no impact on the outcome of the hole or match or when they have reached their maximum score on that hole.

GHIN

Refers to the Golf Handicap and Index Number. The Golf Handicap & Information Network is a service offered by the USGA to golf associations worldwide. GHIN is one of the largest handicap management tools in the world.

Gross Score

The total number of strokes taken to complete a round of golf (9 or 18 holes), without any handicap adjustments.

Handicap Strokes

The number of strokes a player receives based on their handicap. These strokes are allocated according to the Stroke Index on the scorecard, starting with the #1 handicap hole (most difficult).

Handicap strokes are deducted from a player's gross score to determine the net score. Gross scores are entered into the GHIN system after play, while net scores are typically used for games and tournaments.

Course Handicap

Your Course Handicap is used to determine the maximum score you may take on a hole for handicap purposes, known as *net double bogey*. Course ranking of holes is from most difficult hole (#1) to least difficult (#18).

For example, if your Course Handicap is 14, your maximum score on holes with Stroke Index values 1–14 is double bogey plus one additional stroke.

Playing Handicap

Your Playing Handicap determines which holes you receive handicap strokes on during a competition.

For example, if your Playing Handicap is 12, you will receive one handicap stroke on holes ranked 1–12. During play days and tournaments, the highest handicap allowed is 36 which equals 2 strokes on all holes. On non-Play Days, if you handicap is over 36, see Example 3 below.

Handicap Stroke Examples

- **Example 1:** A player has a Course Handicap of 16. She will receive one handicap stroke on holes **ranked** 1–16, which may be deducted from her gross score to calculate her net score on those holes.
- **Example 2:** A player has a Course Handicap of 24. She will receive one handicap stroke on all 18 holes and a second handicap stroke on holes **ranked** 1–6. For scoring purposes, she deducts two strokes on holes ranked 1–6 and one stroke on holes **ranked** 7–18.
- **Example 3:** A player has a Course Handicap of 39. She will receive 2 handicap strokes on all 18 holes and a third stroke on holes **ranked** #1-3.

Handicap Index

A Handicap Index is a portable number that represents a player's demonstrated playing ability. It is calculated based on past scores, course and tee difficulty, and playing conditions.

To establish a Handicap Index, a player must post at least three 18-hole rounds (or the equivalent). For more information, visit the USGA website.

Maximum Hole Score for Handicapping Purposes (2024 World Handicap System)

For players with an established Handicap Index, the maximum score on any hole is limited to **net double bogey**, calculated as:

Par of the hole + 2 strokes + any handicap strokes received on that hole

Examples:

- Par 4 + 2 strokes + 1 handicap stroke = **7**
- Par 5 + 2 strokes + 2 handicap strokes = **9**

The **World Handicap System (WHS)** is the official handicap system used worldwide. Golfers are encouraged to download the WHS or GHIN app to easily access and track their Handicap Index when playing.

Both the USGA GHIN app and the GSGA GHIN app are available for mobile download on the Apple App Store or Google Play.

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