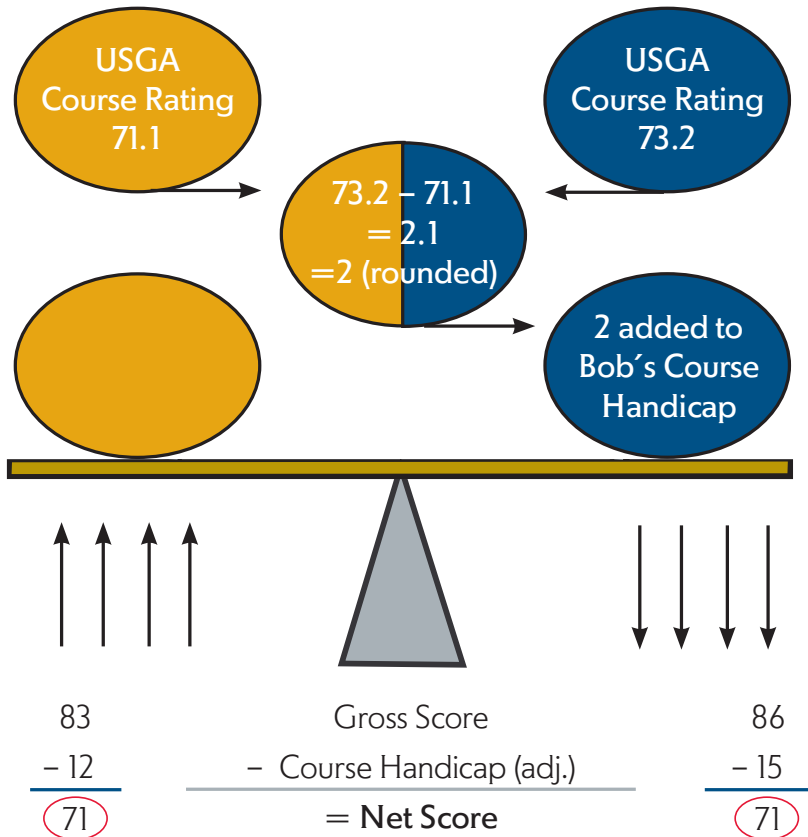
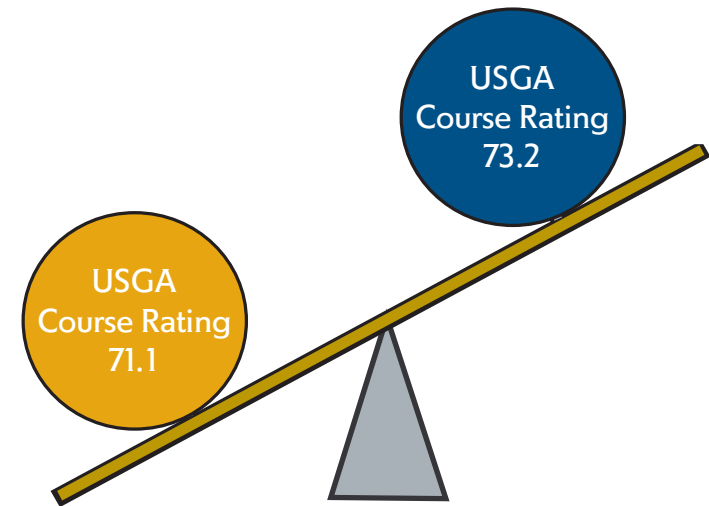


## SECTION 3-5 PROCEDURE

Gary	vs.	Bob
Gold Tees		Blue Tees
10.4	Handicap Index	10.4
130/113	x Slope Rating/113	140/113
12	Course Handicap	13
<u>+ 71.1</u>	USGA Course Rating	<u>+ 73.2</u>
(83)	← Target Score →	(86)



## COMMON QUESTIONS



**Q. Do I establish my handicap from a particular set of tees?**

A. No. You **do not** establish your handicap from a particular set of tees. A Handicap Index<sup>®</sup> 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*).

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

A. 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** = Handicap Index times Slope Rating of tees played divided by 113, rounded and expressed as a whole number (*i.e.*, CH 18).

**Q. 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?**

A. 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.

### Q. What is a Target Score?

A. 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.

### Q. What is a Net Score?

A. 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.

### Q. Do you apply Section 3–5 for man vs. woman, man/woman vs. man/woman?

A. 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*).

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