

HANDICAP GUIDE FOR NEW MEMBERS MARCH 2026

New to golf?

If you would like to play competitive golf either at New Mills or any other golf club, you will need to obtain a **Handicap Index**.

What is a Handicap Index?

A Handicap Index allows you to play golf on an equal footing with everyone else who has a handicap, regardless of your ability or the course you play on.

How to obtain a Handicap Index

To obtain a Handicap Index you need to play and record scores from a total of **54 holes**. This can be from any combination of 9 or 18-hole rounds (for example, 3 x 18 holes, 6 x 9 holes etc).

Each scorecard must say it is '**for handicap**' and show your **name**, the **date** and the **gross score** for each hole. Your card should be marked by a **responsible person** and both yourself and your marker should **sign** the card.

The card should then be given to the **Club Professional**.

Once you have submitted cards covering 54 holes, these scores will then be made into 3 x 18-hole scores to allow a Handicap Index to be calculated. This will be based on your score for the lowest 18 holes, minus 2 shots.

Your Handicap Index will be calculated by computer using the **WHS** (World Handicap System), operated by **England Golf**. You will be given a unique **CDH** (Central Database of Handicaps) **number** which will stay with you for life.

Once you have a Handicap Index you can submit more scores to get a **Fully Developed Handicap Index**. These can either be by playing in a **competition** or by playing a **general play** round and can be either **18-hole or 9-hole scores**. (*Note: at this point, 9-hole scores are converted into an 18-hole score differential by the WHS system.*)

How to develop your Handicap Index

Your Handicap Index will continue to develop until you have 20 scores recorded. The more cards you submit, the quicker you will get a fully developed handicap index that is a more accurate reflection of your ability. For fewer than 20 scores your Handicap Index will be calculated as follows:

- 3 scores: lowest score -2
- 4 scores: lowest score -1
- 5 scores: lowest score
- 6 scores: average of lowest 2 scores -1
- 7 or 8 scores: average of lowest 2 scores
- 9-11 scores: average of lowest 3 scores
- 12-14 scores: average of lowest 4 scores
- 15-16 scores: average of lowest 5 scores
- 17-18 scores: average of lowest 6 scores
- 19 scores: average of lowest 7 scores
- 20 scores: average of lowest 8 scores

From then on, your newest score will replace the oldest score on your record and your Handicap Index will be re-calculated based on the lowest 8 scores on your current record.

Course Handicap

Before playing a round of golf, you will need to convert your Handicap Index to a **Course Handicap**. This will change from course to course, depending on the difficulty of the course. When you play on a more difficult golf course, your Course Handicap may be 2 or 3 shots higher, or lower when you play an easier course. Handicap Index conversion tables are available online and at all courses to enable you to calculate your Course Handicap. At NMGC, when you sign in to play a competition or pre-register to play a general play round for handicap purposes, your course Handicap will appear on the sign-in screen, alongside your handicap index.

Playing Handicap

When playing in a competition, your Course Handicap may be further adjusted depending on the type of competition you are playing in. For example, in a singles stableford or stroke play competition your **Playing Handicap** will be 95% of your Course Handicap. Your Playing Handicap will be given to you by the competition organiser or will show on the sign-in screen or HDID when you sign in to play a competition.