How to use your Handicap Index under the World Handicap System

**Handicap Index**
The single measurement of golfing ability used worldwide.

**Course Handicap**
The number used to adjust hole scores for handicap purposes.

**Playing Handicap**
The number used to PLAY!
It’s typically the same as your Course Handicap but may be adjusted based on the terms of the competition or format of play.

**Set your Target!**
Target Score = Course Handicap + Par
Your Target Score is the score needed to play to your handicap.

**Changes under the World Handicap System**
Your Course Handicap (CH) now represents the number of strokes needed to play to Par.

**How will this change affect you?**
If the Course Rating is **HIGHER** than Par, your Course Handicap will go up:

<table>
<thead>
<tr>
<th>Course Rating</th>
<th>Par</th>
<th>Impact on CH</th>
</tr>
</thead>
<tbody>
<tr>
<td>72.0</td>
<td>70</td>
<td>2 strokes higher</td>
</tr>
</tbody>
</table>

If the Course Rating is **LOWER** than Par, your Course Handicap will go down:

<table>
<thead>
<tr>
<th>Course Rating</th>
<th>Par</th>
<th>Impact on CH</th>
</tr>
</thead>
<tbody>
<tr>
<td>68.0</td>
<td>70</td>
<td>2 strokes lower</td>
</tr>
</tbody>
</table>

For more information or to learn more about the WHS, visit usga.org/whs