## Local Handicap Index

The Temecula Creek Men's Club scoring record (rounds used to calculate local index) only includes rounds played on a Wednesday and within the last 365 days.

A Handicap Index is calculated from the lowest Score Differentials in a player's scoring record. If the scoring record contains at least 20 Score Differentials, the procedure for calculating a Handicap Index is:

Average the lowest 8 of the most recent 20 score differentials (which include any adjustments for exceptional scores and/or a Committee review) and round to the nearest tenth.
Compute the difference between the average of the lowest 8 Score Differentials and the Low Handicap Index.

If the difference is greater than 3 , the soft cap calculation is applied.
If the difference is greater than 5 after application of the soft cap, then the hard cap is applied.

If the scoring record contains less than 20 Score Differentials, the number of Score Differentials used is based on the chart below:

| Number of Score <br> Differentials in scoring <br> record | Score <br> Differential(s) to be <br> used in calculation <br> of Handicap Index | Adjustment |
| :---: | :---: | :---: |
| 3 | Lowest 1 | -2 |
| 4 | Lowest 1 | -1 |
| 5 | Lowest 1 | 0 |
| 6 | Average of lowest 2 | -1 |
| 7 or 8 | Average of lowest 2 | 0 |
| 9 to 11 | Average of lowest 3 | 0 |
| 12 to 14 | Average of lowest 4 | 0 |
| 15 or 16 | Average of lowest 5 | 0 |
| 17 or 18 | Average of lowest 6 | 0 |
| 19 | Average of lowest 7 | 0 |
| 20 | Average of lowest 8 | 0 |

Note: The method used above differs from the United States Golf Assocation as follows: The USGA uses past scores posted at all courses without consideration as to how far back in time the round was played.

