

Taking the Mystery Out of NIHGA Handicap Index

Have you ever asked yourself, “Why did my Handicap Index go down? I had my best score last week!” If so, you are not alone. Handicapping is complicated. Below is an explanation of the NIHGA process and real-life examples to help clarify how it all works.

NIHGA Handicapping

The Classic (pre-2020) USGA Handicap System formulas are the basis for NIHGA Handicap Indexes. The complete set of formulas and rules are documented in NIHGA Rules and posted on [NIHGA.org](https://www.nihga.org). Unlike the USGA Handicapping System, NIHGA only uses scores from NIHGA league outings where NIHGA members have played with other NIHGA members who help validate the scores. NIHGA also starts calculating handicap indexes with scores from as few as 2 NIHGA outings (for new players) and at most six outings for everyone else.

NIHGA uses the Equitable Stroke Control (ESC) to limit the number of strokes a player takes on each hole, to both speed up play and to not allow any one hole to excessively impact their Handicap Index.

Handicap Index

Your **Handicap Index** is a number that represents how many strokes you would potentially need to adjust your gross score to play down to par on an **average** course. The following factors are all taken into consideration when calculating your Handicap Index:

- Your gross score,
- Your ESC,
- The course rating for your tee (as determined by USGA)
- The course slope for your tee (as determined by USGA)

NIHGA Rules state that your Handicap Index is based on the best three of your last six NIHGA league outings.

How is my NIHGA Handicap Index calculated?

NIHGA uses an app called Fringe Golfers to calculate handicap indexes. Your hole-by-hole scores are entered into Fringe Golfers for each outing as well as the tee from which you played and the associated course rating and course slope for that tee. Fringe Golfers takes that information and calculates a *Handicap Differential*. Fringe Golfers then calculates your Handicap Index, which is 90% of the average of your best three Handicap Differentials.

Diagram 1 is a screen print from Fringe Golfers where my Handicap Index was calculated for outing #5 at the Links of Gettysburg. My Handicap Index of 34.1 was calculated by taking the average of my 3 lowest Handicap Differentials (Hampshire Greens, Maryland National, and Challedon) and multiplying that average by 90%. Note: If you correctly apply your ESC on your scorecard, the gross score and adjusted score are identical.

USGA Handicaps

Select League: NIHGA

Select Player: Droneburg, Denise

Select Handicap Algorithm: USGA 2020 USGA Classic

Handicap Index = 90% of the average of 3 lowest Handicap Differentials

18-Hole Handicap Index 34.1

Eligible Rounds	Date	Course	Holes Played	Gross Score	Adjusted Score	Course Rating	Slope Rating	Handicap Differential
1	2021-06-18	Worthington-Manor-Golf Club	18	116	116	70.1	127	40.8
2	2021-06-11	Poolesville-Golf-Course	18	114	114	70.3	120	41.2
3	2021-05-04	Clustered-Spires-Golf Club	18	115	115	69.7	122	42
4	2021-04-06	Hampshire Greens Golf Course	18	109	109	68.5	114	40.1
5	2020-09-10	Maryland National Golf Club	18	110	110	68.3	120	39.3
6	2020-08-27	The Links at Challedon	18	107	107	70.1	122	34.2

Click [here](#) for details about the handicap calculation.

Diagram 1 - Handicap Index Calculation for Outing #5, the Links at Gettysburg

After playing the Links of Gettysburg, I entered my score into Fringe Golfers in order to calculate my Handicap Index for Outing #6 at Blue Mash. Diagram #2 is a screen print from Fringe Golfers showing which scores were considered and which were used for calculating my Handicap Index for Blue Mash. Note that when the Gettysburg round was added, the Challedon round dropped off. Now my three lowest *Handicap Differentials* are from Gettysburg, Hampshire Greens and Maryland National. Using the same formula as before - but now replacing Challedon with Gettysburg - my Handicap Index went up from 34.1 to 34.3. Notice that my score of 106 at Gettysburg was lower than my score of 107 at Challedon. Why did my Handicap Index go up? That is because the *Handicap Differential* for Gettysburg is higher than the *Handicap Differential* for Challedon. In this case, the course ratings and course slopes played a bigger part in my Handicap Index than my actual scores.

USGA Handicaps

Select League
NIHGA

Select Player
Droneburg, Denise

Select Handicap Algorithm:
 USGA 2020 USGA Classic

18-Hole Handicap Index **34.3**

Handicap Index = 90% of the average of 3 lowest Handicap Differentials

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Eligible Rounds	Date	Course	Holes Played	Gross Score	Adjusted Score	Course Rating	Slope Rating	Handicap Differential
1	2021-06-02	The Links at Gettysburg	18	106	106	67.9	123	35
2	2021-05-18	Werthington-Manor-Golf Club	18	116	116	70.1	127	40.8
3	2021-05-11	Poolesville-Golf-Course	18	114	114	70.3	120	41.2
4	2021-05-04	Clustered-Spires-Golf Club	18	115	115	69.7	122	42
5	2021-04-06	Hampshire Greens Golf Course	18	109	109	68.5	114	40.1
6	2020-09-10	Maryland National Golf Club	18	110	110	68.3	120	39.3

Diagram 2 - Handicap Index Calculation for Outing #6, Blue Mash

Hopefully this explanation helps you better understand how your NIHGA Handicap Index is calculated. If you ever have any questions or concerns about your Handicap Index, please feel free to reach out to me at denisedroneburg@gmail.com.