



In [WHS: Know the Score](#) article #6 we learnt how Gross Scores are converted to Score Differentials for use in the calculation of Handicap Index.

The basic **Handicap Index** calculation is relatively simple.

The best 8 eight Score Differentials from the last 20 Scores are identified (highlighted in yellow in the picture)

Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1
21						

- Adding together the best 8 differentials out of the last 20:
 - + 12.8
 - + 15.8
 - + 13.5
 - + 15.6
 - + 11.0
 - + 10.4
 - + 13.1
 - + 12.1

And averaging the total: = 104.3 / 8

Handicap Index of **13.0**

Then the average of those best eight is calculated and rounded to the nearest 0.1.

That's all there is to it!

Q. Will I get 0.1 back when I return a bad score?

A. No, there are no Buffer Zones or 'point ones' in the WHS

Each time a new score is added the Handicap Index is re-calculated, but the index will only change if there is a change to the best eight scores.

For example, if the player above returns a new Differential of 14.5, that replaces the 12.1 that has dropped out of the last 20.

The effect of this is to increase the Handicap Index from 13.0 to 13.3.

You can get an indication of any potential Handicap Index change by subtracting a displaced best eight Differential from the new Differential and dividing by 8; in the case above:

$$(14.5 - 12.1) = 2.4 \quad 2.4 / 8 = 0.3$$

COMING NEXT:

The next "[WHS: Know the Score](#)" article will explain the safeguards in place to ensure that a player's Handicap Index doesn't rise too quickly due to a temporary loss of form.