

USGA Handicap System (pre-2020): When a player's Course Handicap is adjusted based on the application of a Handicap Allowance or other term(s) of a competition, the resulting value is not defined and is still referred to as a Course Handicap.

Rule Change for 2020: The term "Playing Handicap" will be introduced within the Rules of Handicapping and will represent the actual number of strokes a player gives or receives for the round being played. The Course Handicap and the Playing Handicap will typically be the same value. However, when Handicap Allowances are used in various formats of play, there is an adjustment to make the competition equitable:

$$\text{Playing Handicap} = \text{Course Handicap} \times \text{Handicap Allowance}$$

If players are competing from tees with different Pars, then the player(s) competing from the tees with the higher Par will receive an additional stroke(s) based on the difference.

Reasons for Change:

- By introducing the term Playing Handicap, there will be a clear distinction between two key Rules of Handicapping definitions, where both serve specific purposes:
 - A Course Handicap will be used to adjust individual hole scores (Net Double Bogey and Net Par procedures).
 - A Playing Handicap denotes the actual number of strokes given or received during a recreational or competitive round of golf.
- Under the current system, confusion exists because there is only one defined term that can represent two different values.
 - For example – A player with a Course Handicap of 21 participating in a four-ball stroke play event using the recommended Handicap Allowance of 85% will receive 18 strokes during the round. In 2020, the 18 strokes received will be their Playing Handicap.
- The defined term Playing Handicap will be intuitive and ensure that both terms are applied properly.