



USGA HANDICAP REVIEW TOOL

Overview and Phase 3 Enhancements

April 2026

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FOR THE GOOD OF THE GAME.®



TOOL PURPOSE & OVERVIEW



AUTHORIZATION & CLUB DUTIES

- Only the USGA Handicap Review Tool is authorized to generate recommended adjustments to a player's Handicap Index®.
- Supports a golf club's responsibility to conduct a club wide review on an annual basis.
- Ensures each member's Handicap Index is administered consistently from club to club and in accordance with the *Rules of Handicapping*.



EVALUATION & COMMITTEE ROLE

- Uses a player's scores over a 12-month period to determine whether the Handicap Index aligns with their demonstrated ability.
- Compares posted scores to expected scores using player equations intrinsic to the World Handicap System™, with built in variance tolerances to identify scoring trends that fall above or below expectations.
- The Handicap Committee retains full discretion to apply or deny any recommended adjustment, considering tool generated data and the guidance outlined in Appendix D of the *Rules of Handicapping*.
- Provides a data-driven safeguard, helping Committees ensure every player's Handicap Index remains accurate.



HOW A FLAG IS DETERMINED

- A score is flagged when its Score Differential™ falls outside of what is expected for a player with that Handicap Index.
- Low flags: triggered at **two standard deviations** below expected score.
- High flags: triggered at **three standard deviations** above expected score.
- A recommended adjustment is made only when the number of flagged scores exceeds the threshold associated with the player's total number of scores in the review period.

PLAY FREQUENCY & ITERATIVE PROCESS

- The number of scores posted in the 12-month review period determines how many flags are required before an adjustment is recommended.
 - More frequent play requires more flags to indicate an abnormal scoring pattern.
- The tool initially evaluates flagged scores using the player's current Handicap Index to determine if a +1 or -1 adjustment is warranted.
- If an adjustment is recommended, the system recalculates using the updated Handicap Index and reassesses flagged scores.
- This cycle repeats until not enough flags remain to support a further adjustment, producing the final recommended value presented to the Committee.



PHASE 3 ENHANCEMENTS

NEW DATA POINTS

Expanded “Played to Handicap Index” Information

- Expected range – Based on the specific Handicap Index and normal scoring variation, shows the range in the percentage of time a player is expected to play to their Handicap Index (or better). Fewer scores in the review period increase the variability between actual and expected performance.
- Played to Handicap (Day of Play) – Percentage of scores in the review period where the Score Differential was at or below the Handicap Index on the day the round was played – indicating how accurately the Handicap Index reflected the player’s ability during the review period.
- **New for Phase 3 – Played to Handicap (Time of Review)** – Percentage of scores in the review period where the Score Differential is at or below the Handicap Index at the time of review – indicating how past performance aligns with the player’s current Handicap Index.



NEW DATA POINTS

Quartile Breakdown

- Displays quarterly scoring data and trends to help Committees decide whether to apply or deny a Handicap Index adjustment.
- For each quarter in the review period, includes:
 - High flag and low flag counts
 - General play rounds count and average Score Differential
 - Competition rounds count and average Score Differential
 - Competition factor

Handicap Review Data - Quartile Breakdown

	Totals	Q4 (12/30/2025 - 03/30/2026)	Q3 (09/30/2025 - 12/29/2025)	Q2 (06/30/2025 - 09/29/2025)	Q1 (03/31/2025 - 06/29/2025)
High Flag Count	0	0	0	0	0
Low Flag Count	5	0	1	4	0
General Rounds Count	41	7	9	17	8
General Rounds Average Score Diff	4.3	6.9	4.7	3.7	2.9
Competition Round Count	4	0	2	2	0
Competition Round Average Score Diff	1.9	-	4.8	-0.9	-
Competition Factor	-2.4	-	0.1	-4.6	-

NOTIFICATION & TIMEFRAME

Notification Option

- The Handicap Committee may choose the **Notify** option, where selected players receive an automated email informing them of a pending Handicap Index adjustment, timeframe, and a link to an appeal form.
- After the email is sent, the Committee can apply or deny the recommended adjustment.

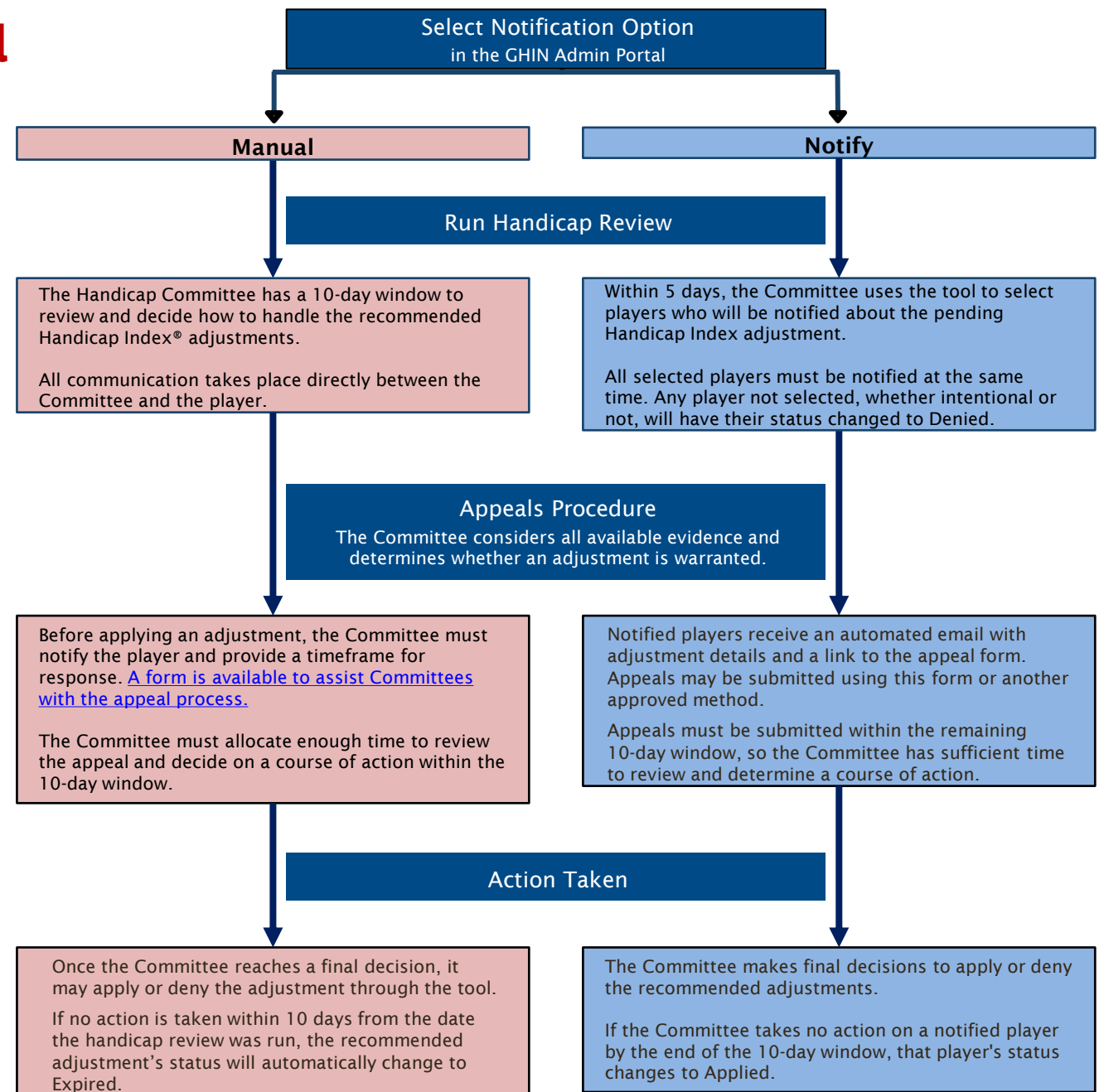
10-Day Decision Window

- Committees now have a 10-day window to apply or deny a recommended adjustment.
 - Prior to the release of Phase 3, the window was 14 days.
- Timing rules and implications vary based on whether the **Notify** or **Manual** path is used.

Handicap Review Notification and Appeal

Overview of Path 1 (Notify)

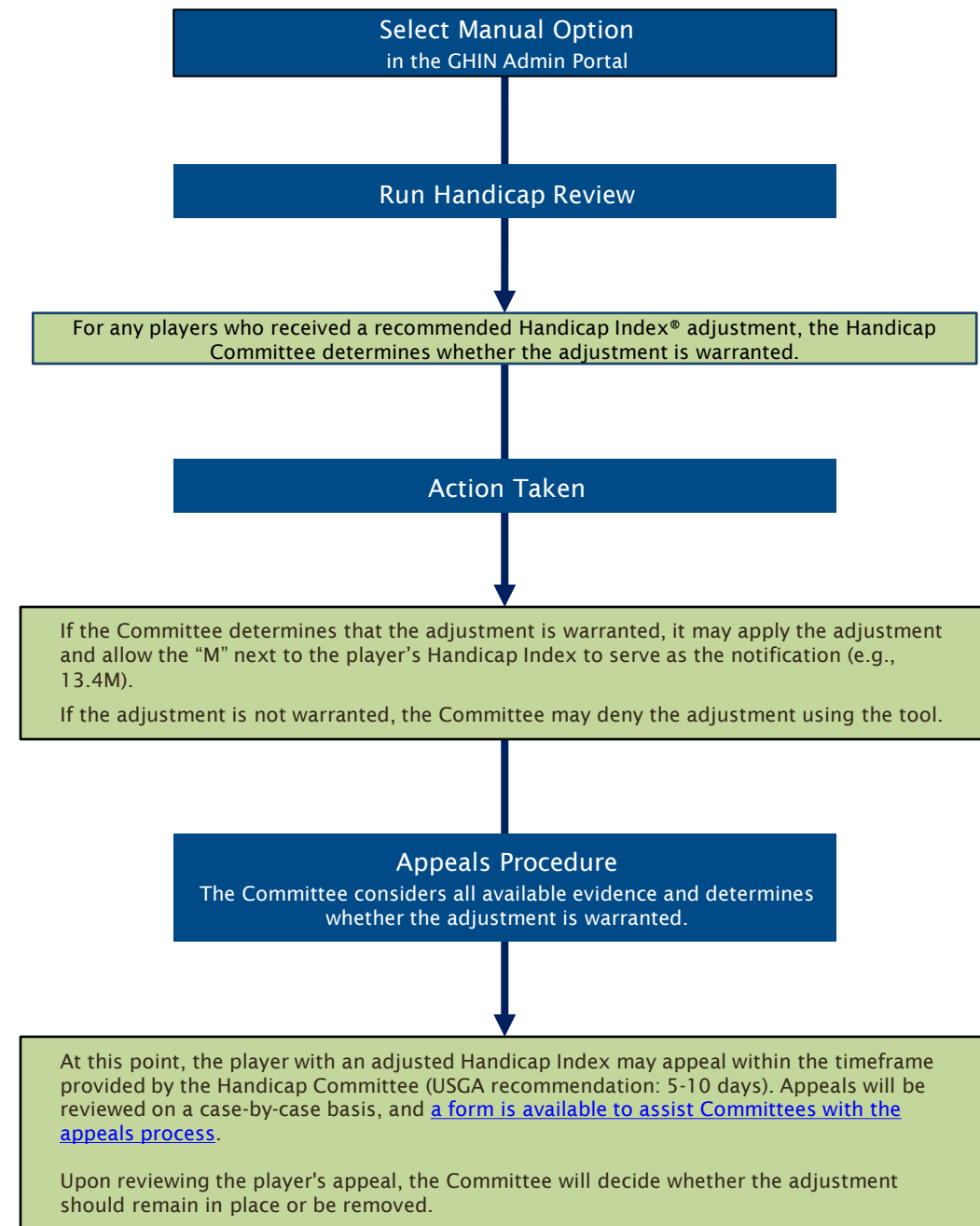
All authorized golf clubs should run a club-wide handicap review at least once every 365 days, in addition to any individual reviews conducted as needed. This Path 1 workflow is consistent with the Rules of Handicapping™.



Handicap Review Notification and Appeal

Overview of Path 2 (Apply)

All authorized golf clubs should run a club-wide handicap review at least once every 365 days, in addition to individual reviews as needed. This workflow is for Path 2, which is an alternative and practical option approved by the USGA.





RESOURCES & SUPPORT

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Toolkit for Clubs

- Overview PDF (this resource)
- [Q&A document](#)
- [Data points with descriptions](#)
- [Distinction between the USGA Handicap Review Tool and other software](#)
- [Notification and appeal process PDFs](#)
- Sample Policies and Procedures (USGA Handicap Committee Guide)
- Sample Adjustment Letter (USGA Handicap Committee Guide)
- User Guide (GHIN Admin Portal)

Support

Contact your local
Allied Golf Association
[usga.org/aga](https://www.usga.org/aga)



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