

First, look up your gross score on the left side of the table, and find how many holes you will need to use to calculate your handicap.

The Callaway System

Gross Score					Handicap Calculation
-	-	70	71	72	Scratch Handicap. Use gross Score
73	74	75	-	-	1/2 worst hole score + adjustment
76	77	78	79	80	Worst hole score + adjustment
81	82	83	84	85	1 1/2 worst hole scores + adjustment
86	87	88	89	90	2 worst hole scores + adjustment
91	92	93	94	95	2 1/2 worst hole scores + adjustment
96	97	98	99	100	3 worst hole scores + adjustment
101	102	103	104	105	3 1/2 worst hole scores + adjustment
106	107	108	109	110	4 worst hole scores + adjustment
111	112	113	114	115	4 1/2 worst hole scores + adjustment
116	117	118	119	120	5 worst hole scores + adjustment
121	122	123	124	125	5 1/2 worst hole scores + adjustment
126	127	128	129	130	6 worst hole scores + adjustment
131	132	133	134	135	6 1/2 worst hole scores + adjustment
-2	-1	0	+1	+2	Adjustment factor for handicap

- Worst scores cannot be used from the 17th and 18th holes (it is too easy to throw the last few holes if a golfer is ahead)
- For any worst score that is greater than twice the hole par value, only twice the par value should be deducted (in the spirit of ESC)
- Once the scores are added up, round up any fractions to the next higher number (e.g. a 7 on a par five that counts as half a worst score should be rounded up to a 4)

Finally, adjust the sum of those scores by the adjustment factor. To find the adjustment factor, look up your score in the above table. At the bottom of the table, in the same column, is the adjustment factor. If your sum of worst holes is 18, and your gross score is 89, then your adjustment factor is +1 and your Callaway handicap is 19. Your net score is simply your gross score minus your Callaway handicap (in the above example, your net score is $89 - 19 = 70$).

Here is an example: Imagine a Callaway tournament where you shoot a 95. You look up in the table and find that your Callaway handicap is your 2 1/2 worst scores plus an adjustment factor of +2. Your four worst scores are an 8 on a par 5, a 7 on a par 5, a 7 on a par 4, and a 7 on a par 3. But, your worst score, the 8, took place on the 17th hole and therefore cannot count towards your Callaway handicap. In addition, because your 7 on the par 3 is more than twice the par value, it can only count as a six towards the Callaway handicap. The resulting handicap is $7 + 7 + 6/2 + 2$ (Adj Factor) = 19. Your net score is $95 - 19 = 76$.