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, than 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.