

The Handicap System

- 1. Maximum Individual Handicap**
No handicap over 16 will be used in figuring the team handicap.
- 2. Team Handicaps**
Scoring is based on subtracting a team handicap from the gross score. The team handicap is determined by taking the lowest individual player's handicap in the fivesome and multiplying that figure by .35.
- 3. One "A" or Two "B" Players**
Each fivesome is allowed to have only one "A" player or two "B" players.
- 4. "A" Players**
Are defined as golfers who have handicaps ranging from 0-8.
- 5. "B" Players**
Are defined as golfers who have handicaps ranging from 9-16.
- 6. Penalty Points**
Each team is assessed penalty points if they have more than one "A" player or more than two "B" players or any combination to the standard rule of each team having only one "A" player or two "B" players. These penalty points are added to a team's best ball score.
- 7. "A" Player Penalty Points**
For each additional "A" player on a team, the team will be assessed a penalty ranging from 1.8 points for a scratch up to 1.0 points for an 8 handicap.
- 8. "B" Player Penalty Points**
For each additional "B" player on a team, the team will be assessed a penalty ranging from .8 points for a 9 handicap to .1 points for a 16 handicap.
- 9. The Greater Penalty**
Teams with a combination of B players and A players will be assessed THE GREATER penalty.
- 10. The Lowest Handicap**
The lowest handicaps among the additional "A" or "B" players will be assessed the penalty points for the team.

The Penalty System

The key to understanding the penalty system is remembering that each fivesome is allowed to have either one "A" player (0-8 handicap) or two "B" players (9-16 handicap). For example, a fivesome with two "A" golfers and three "C" golfers would incur a penalty. A fivesome with two "B" golfers and three "C" golfers would not. "C" golfers have no bearing on the penalty system.

Stated simply, if a team has one "A" player, then it can not have any additional "A" or "B" players without incurring a penalty. The same holds true for a fivesome with two "B" players.

The following chart should be used for figuring each team's penalty. As the chart illustrates, the lower the golfer's handicap, the higher the penalty assessed.

PENALTY CHART

If the excess "A" player's handicap is:	Then the Team Penalty would be:
0	1.8
1	1.7
2	1.6
3	1.5
4	1.4
5	1.3
6	1.2
7	1.1
8	1.0

If the excess "B" player's handicap is:	Then the Team's Penalty would be:
9	0.8
10	0.7
11	0.6
12	0.5
13	0.4
14	0.3
15	0.2
16	0.1

Important Note: Team penalty points are added to a team's gross score.

Assessing Penalties

To keep the penalty system as fair and equitable as possible, there are two basic rules employed:

1. The Greater Rule:

If a team has one "A" player and two "B" players, it will be assessed the greater penalty based on the individual handicaps on the penalty chart.

This may sound confusing, but let's look at an example:

If a team has one 5 handicap and two 9 handicaps—that's one "A" and two "B's"—it has either two excess "B" golfers or one excess "A" golfer. The penalty for having the extra "A" in this case is 1.3, while the penalty for the two "B's" is 1.6 (2x.8). Thus the team penalty would be 1.6—the greater of the two possible penalties.

The only circumstance when the greater rule does not come into play is in the case of a fivesome that has one "B" player and one "A" player. Here it would be unfair to invoke the Greater Rule and penalize the "A" player, since it would be over-penalizing the team. So in this case, the "B" player is penalized.

2. The Lowest Rule:

If a team has additional "A" or "B" players, the team's penalty would be based on the lowest individual handicaps.

Let's look at an example:

If a team has five "B" golfers—that's three excess "B" players—with handicaps of 12, 15, 11, 9 and 10, the penalty would be assessed to the three lowest handicaps. In this case the 9, 10, and 11 handicaps would be penalized for a team penalty of 2.1.

Pairing Tips

To minimize penalty points, here are some tips on pairing teams:

1. First, pair the two highest "B" players on each team. That is look for 13, 14, 15 and 16 handicaps and put them together.
2. Second, pair your additional high "A" players with those high "B" teams.
3. Try to single out all low "A" players (0-5) and place them on teams with all high handicap golfers.
4. Try to pair low "B" players—two 9's for example—with high handicap players.

Adjusted Gross Score

The sum of the team's best ball score plus the assessed team penalty is called the adjusted gross score. It is again important to repeat that the penalty points are added to the team's gross score.

For example, let's say a team actually shot a gross 59 over the 18 holes, but were assessed a total of 2.5 penalty points. To figure the adjusted gross score you would add 2.5 to 59 for an adjusted gross score of 61.5.

	59	Best Ball Score
+	2.5	Penalty Points
	61.5	Adjusted Gross Score

Figuring Team Handicaps

The team handicap has always been the anchor of the NFL Alumni scoring system. It is derived by taking the lowest individual handicap on the fivesome and multiplying it by a factor of .35.

To figure the team's official final net score you subtract the team handicap from the adjusted gross score. The maximum allowable team handicap is 5.60 (.35x16).

TOURNAMENT PAIRING/SCORING

Let's look at an example:

The five golfers on the team had handicaps of 17, 16, 10, 14, and 11. Since the lowest team handicap is 10, the team handicap would be $10 \times .35 = 3.5$.

If the team's adjusted gross score was 61.5, the official final score would be derived by subtracting the team handicap from the adjusted gross score.

$$\begin{array}{r}
 61.5 \text{ adjusted team score} \\
 - 3.5 \text{ team handicap} \\
 \hline
 58.0 \text{ official final score}
 \end{array}$$

The key to understanding the team handicap is remembering that you always take the lowest handicap in the group and multiply it by .35. Every fivesome in a NFL Alumni tournament will have a team handicap.

To make it easy for you to figure each team handicap, a quick reference chart follows.

Quick Reference Team Handicap Chart

The following chart will help you figure your team handicaps at a quick glance. Once again, team handicaps are derived by taking the lowest individual handicap on the team and multiplying it by .35.

If the lowest handicap is:	Then your team handicap is:
135
270
3	1.05
4	1.40
5	1.75
6	2.10
7	2.45
8	2.80
9	3.15
10	3.50
11	3.85
12	4.20
13	4.55
14	4.90
15	5.25
16	5.60

Note: The maximum allowable team handicap is 5.60. If the team's lowest individual handicap is 17 or higher, the team handicap is still 5.60.

Scoring Tips

To avoid confusion and simplify scoreboard posting, it is best to record only an overall team handicap on the scoreboard, which is the combination of your team handicap and team penalty.

To figure the overall team handicap, you simply add the penalty strokes to the team handicap. You can call it a scoring shortcut.

For example, let's say a team's handicap (which is always subtracted from the best-ball score) was 3.5. If that team had 1.5 penalty points, (which is always added to the best-ball score) you would figure the overall

team handicap as follows:

$$\begin{array}{r}
 \text{Minus 3.5 points} \quad \text{team handicap} \\
 \underline{\text{Plus 1.5 points} \quad \text{penalty}} \\
 = \text{Minus 2.0 points} \quad \text{overall team handicap}
 \end{array}$$

This overall team handicap would then be posted on the scoreboard. It makes post-tournament scoring a breeze. Simply subtract or add the overall team handicap, depending on whether it's a plus or a minus number, to the best ball score. For example:

$$\begin{array}{r}
 70.0 \quad \text{team best ball gross score} \\
 - \quad 2.0 \quad \text{overall team handicap} \\
 \hline
 68.0 \quad \text{official final score}
 \end{array}$$

By figuring each team's overall handicap in advance, you'll eliminate a lot of confusing math as golfers are turning in their scorecards.

That's the scoring system in a nutshell. While we admit it is more complicated than most, we are also convinced it is one of the fairest at equalizing teams. If you do all your arithmetic before tournament day, you'll eliminate most of your problems. If you put your pairings off to the last minute, and are lax in getting verified handicaps, you'll be facing a major headache on tournament day which you don't need.

Scoring Recap

Let's recap what's involved in scoring your tournament:

1. Get handicaps from all your golfers, including all team captains, and verify them prior to your tournament. If the handicap is a slope computation, have your club pro convert it for you.
2. Pair all teams when possible at least two weeks prior to your tournament. Follow the one "A" or two "B's" format whenever possible.
3. If a team is in violation of the formula, penalize the excess "A" and/or "B" golfers according to the penalty chart. Make sure you adhere to both the Greater and Lowest rules.
4. Next figure the team handicap by multiplying the lowest handicap in the group by .35. Follow the team handicap reference chart.
5. Finally, figure the overall team handicap by adding the team penalty and the team handicap. Remember that the team handicap is always subtracted from the gross score, making it a minus number, while the team penalty is added to the gross score, making it a plus number.
6. Post each group's overall team handicap on the scoreboard tournament day. To tally each group's official final score, you either add or subtract the overall team handicap (depending on whether it is plus or minus) and the team's gross score.

The system can be confusing to anyone when they are first confronted with it. But, if we can understand it and apply it, so can you. If you have any problems understanding it, please talk to a member of the NFL Alumni staff. They will be glad to go over it with you and answer any questions you might have.

Following is a condensed handicap worksheet for ease in figuring and explaining team handicaps:

Handicap Worksheet

Team # _____

Captain _____

Team Handicap _____

Penalty Points _____

Total _____

PENALTY CHART

Excess "A" Player

0	1.8
1	1.7
2	1.6
3	1.5
4	1.4
5	1.3
6	1.2
7	1.1
8	1.0

Excess "B" Player

9	0.8
10	0.7
11	0.6
12	0.5
13	0.4
14	0.3
15	0.2
16	0.1

Handicap

1	0.35	9	3.15
2	0.70	10	3.50
3	1.05	11	3.85
4	1.40	12	4.20
5	1.75	13	4.55
6	2.10	14	4.90
7	2.45	15	5.25
8	2.80	16	5.60

(Each team is allowed either one "A" or two "B" golfers without incurring a penalty)

(Maximum team handicap is 5.60)

The Greater Rule

If a team has an excess of "A" and/or "B" players, it will be assessed the greater penalty based on the individual handicaps on the penalty chart.

The only circumstance when the greater rule does not come into play is in the case of the fivesome that has one "B" player and one "A" player. Here it would be unfair to invoke the greater rule and penalize the "A" player, since it would be over penalizing the team. So in his case, the "B" player is penalized.

The team's penalty is always figured on the lowest individual handicaps in the group.

Verifying Handicaps

Verifying the handicaps of your golfers is one of the most important details surrounding your tournament. Since a NFL Alumni tournament can literally be won by a hundredth of a point based on our scoring system, handicap verification is critical. If a player declares only one stroke more than his actual handicap, it could affect the winning score and seriously damage your tournament's credibility.