

COURSE HANDICAP	EXACT PLAYING HANDICAP													
	95%	90%	85%	80%	75%	70%	60%	40%	35%	30%	25%	20%	15%	10%
+5	+4.75	+4.5	+4.25	+4	+3.75	+3.5	+3	+2	+1.75	+1.5	+1.25	+1	+0.75	+0.5
+4	+3.8	+3.6	+3.4	+3.2	+3	+2.8	+2.4	+1.6	+1.4	+1.2	+1	+0.8	+0.6	+0.4
+3	+2.85	+2.7	+2.55	+2.4	+2.25	+2.1	+1.8	+1.2	+1.05	+0.9	+0.75	+0.6	+0.45	+0.3
+2	+1.9	+1.8	+1.7	+1.6	+1.5	+1.4	+1.2	+0.8	+0.7	+0.6	+0.5	+0.4	+0.3	+0.2
+1	+0.95	+0.9	+0.85	+0.8	+0.75	+0.7	+0.6	+0.4	+0.35	+0.3	+0.25	+0.2	+0.15	+0.1
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	0.95	0.9	0.85	0.8	0.75	0.7	0.6	0.4	0.35	0.3	0.25	0.2	0.15	0.1
2	1.9	1.8	1.7	1.6	1.5	1.4	1.2	0.8	0.7	0.6	0.5	0.4	0.3	0.2
3	2.85	2.7	2.55	2.4	2.25	2.1	1.8	1.2	1.05	0.9	0.75	0.6	0.45	0.3
4	3.8	3.6	3.4	3.2	3	2.8	2.4	1.6	1.4	1.2	1	0.8	0.6	0.4
5	4.75	4.5	4.25	4	3.75	3.5	3	2	1.75	1.5	1.25	1	0.75	0.5
6	5.7	5.4	5.1	4.8	4.5	4.2	3.6	2.4	2.1	1.8	1.5	1.2	0.9	0.6
7	6.65	6.3	5.95	5.6	5.25	4.9	4.2	2.8	2.45	2.1	1.75	1.4	1.05	0.7
8	7.6	7.2	6.8	6.4	6	5.6	4.8	3.2	2.8	2.4	2	1.6	1.2	0.8
9	8.55	8.1	7.65	7.2	6.75	6.3	5.4	3.6	3.15	2.7	2.25	1.8	1.35	0.9
10	9.5	9	8.5	8	7.5	7	6	4	3.5	3	2.5	2	1.5	1
11	10.45	9.9	9.35	8.8	8.25	7.7	6.6	4.4	3.85	3.3	2.75	2.2	1.65	1.1
12	11.4	10.8	10.2	9.6	9	8.4	7.2	4.8	4.2	3.6	3	2.4	1.8	1.2
13	12.35	11.7	11.05	10.4	9.75	9.1	7.8	5.2	4.55	3.9	3.25	2.6	1.95	1.3
14	13.3	12.6	11.9	11.2	10.5	9.8	8.4	5.6	4.9	4.2	3.5	2.8	2.1	1.4
15	14.25	13.5	12.75	12	11.25	10.5	9	6	5.25	4.5	3.75	3	2.25	1.5
16	15.2	14.4	13.6	12.8	12	11.2	9.6	6.4	5.6	4.8	4	3.2	2.4	1.6
17	16.15	15.3	14.45	13.6	12.75	11.9	10.2	6.8	5.95	5.1	4.25	3.4	2.55	1.7
18	17.1	16.2	15.3	14.4	13.5	12.6	10.8	7.2	6.3	5.4	4.5	3.6	2.7	1.8
19	18.05	17.1	16.15	15.2	14.25	13.3	11.4	7.6	6.65	5.7	4.75	3.8	2.85	1.9
20	19	18	17	16	15	14	12	8	7	6	5	4	3	2
21	19.95	18.9	17.85	16.8	15.75	14.7	12.6	8.4	7.35	6.3	5.25	4.2	3.15	2.1
22	20.9	19.8	18.7	17.6	16.5	15.4	13.2	8.8	7.7	6.6	5.5	4.4	3.3	2.2
23	21.85	20.7	19.55	18.4	17.25	16.1	13.8	9.2	8.05	6.9	5.75	4.6	3.45	2.3
24	22.8	21.6	20.4	19.2	18	16.8	14.4	9.6	8.4	7.2	6	4.8	3.6	2.4
25	23.75	22.5	21.25	20	18.75	17.5	15	10	8.75	7.5	6.25	5	3.75	2.5
26	24.7	23.4	22.1	20.8	19.5	18.2	15.6	10.4	9.1	7.8	6.5	5.2	3.9	2.6
27	25.65	24.3	22.95	21.6	20.25	18.9	16.2	10.8	9.45	8.1	6.75	5.4	4.05	2.7
28	26.6	25.2	23.8	22.4	21	19.6	16.8	11.2	9.8	8.4	7	5.6	4.2	2.8
29	27.55	26.1	24.65	23.2	21.75	20.3	17.4	11.6	10.15	8.7	7.25	5.8	4.35	2.9
30	28.5	27	25.5	24	22.5	21	18	12	10.5	9	7.5	6	4.5	3
31	29.45	27.9	26.35	24.8	23.25	21.7	18.6	12.4	10.85	9.3	7.75	6.2	4.65	3.1
32	30.4	28.8	27.2	25.6	24	22.4	19.2	12.8	11.2	9.6	8	6.4	4.8	3.2
33	31.35	29.7	28.05	26.4	24.75	23.1	19.8	13.2	11.55	9.9	8.25	6.6	4.95	3.3
34	32.3	30.6	28.9	27.2	25.5	23.8	20.4	13.6	11.9	10.2	8.5	6.8	5.1	3.4
35	33.25	31.5	29.75	28	26.25	24.5	21	14	12.25	10.5	8.75	7	5.25	3.5
36	34.2	32.4	30.6	28.8	27	25.2	21.6	14.4	12.6	10.8	9	7.2	5.4	3.6
37	35.15	33.3	31.45	29.6	27.75	25.9	22.2	14.8	12.95	11.1	9.25	7.4	5.55	3.7
38	36.1	34.2	32.3	30.4	28.5	26.6	22.8	15.2	13.3	11.4	9.5	7.6	5.7	3.8
39	37.05	35.1	33.15	31.2	29.25	27.3	23.4	15.6	13.65	11.7	9.75	7.8	5.85	3.9
40	38	36	34	32	30	28	24	16	14	12	10	8	6	4
41	38.95	36.9	34.85	32.8	30.75	28.7	24.6	16.4	14.35	12.3	10.25	8.2	6.15	4.1
42	39.9	37.8	35.7	33.6	31.5	29.4	25.2	16.8	14.7	12.6	10.5	8.4	6.3	4.2
43	40.85	38.7	36.55	34.4	32.25	30.1	25.8	17.2	15.05	12.9	10.75	8.6	6.45	4.3
44	41.8	39.6	37.4	35.2	33	30.8	26.4	17.6	15.4	13.2	11	8.8	6.6	4.4
45	42.75	40.5	38.25	36	33.75	31.5	27	18	15.75	13.5	11.25	9	6.75	4.5
46	43.7	41.4	39.1	36.8	34.5	32.2	27.6	18.4	16.1	13.8	11.5	9.2	6.9	4.6
47	44.65	42.3	39.95	37.6	35.25	32.9	28.2	18.8	16.45	14.1	11.75	9.4	7.05	4.7
48	45.6	43.2	40.8	38.4	36	33.6	28.8	19.2	16.8	14.4	12	9.6	7.2	4.8
49	46.55	44.1	41.65	39.2	36.75	34.3	29.4	19.6	17.15	14.7	12.25	9.8	7.35	4.9
50	47.5	45	42.5	40	37.5	35	30	20	17.5	15	12.5	10	7.5	5
51	48.45	45.9	43.35	40.8	38.25	35.7	30.6	20.4	17.85	15.3	12.75	10.2	7.65	5.1
52	49.4	46.8	44.2	41.6	39	36.4	31.2	20.8	18.2	15.6	13	10.4	7.8	5.2
53	50.35	47.7	45.05	42.4	39.75	37.1	31.8	21.2	18.55	15.9	13.25	10.6	7.95	5.3
54	51.3	48.6	45.9	43.2	40.5	37.8	32.4	21.6	18.9	16.2	13.5	10.8	8.1	5.4