SSGOA GSIndex – Handicap Calculation Explained

What is GSIndex? GSIndex (formerly known as iCap), is an index calculation that is built into our tournament software. Your course handicap is calculated using your gender, GSIndex and the par, slope and course rating for the specific golf course / tees that you will be playing. Your course handicap is used for flighting in all tournaments and scoring in some tournaments. Please read the Q&A and example calculation below. Send any questions to admin.manager@ssgoa.org

What are the differences between GSIndex and GHIN index? Many of you have heard of GHIN and perhaps subscribe and maintain a USGA GHIN index by posting scores on a computer or GHIN phone app.

- **GSIndex is identical to GHIN for the calculation used for each posted round.** For each specific round, both take the (adjusted gross total score – course rating) and then take that result X course slope / 113 to arrive at a "Variation" or "Differential" for that specific round. The key difference between GSIndex and GHIN is the number of recent posted variations (differentials) used and how many and which are discarded from the calculation of the average, also known as an index.

- **How many scores are used in the GSIndex calculation?** GSIndex uses the most recent 10 posted scores*, calculates variations for each score, then discards some bad <u>and</u> good variations, leaving only up to 6 variations to average for a GSIndex. GHIN uses the most recent 20 posted scores, calculates differentials for each score, then discards the worst 12 differentials, leaving only the best 8 differentials to average for a GHIN index. ==**GSIndex is based on your average results while GHIN index is based on your best results. This difference will cause an GSIndex to be 15-20% higher than a GHIN index.**==
  *Newer players will have less than 10 scores. See the table below for the number of discarded scores.

- **Terminology** – due to registered trademarks, GSIndex cannot use the exact same terms that you might be familiar with for GHIN. The terms used with GSIndex are on the left side of the following equations.
  - Variation = Differential; Scratch Par = Course Rating; Tee Difficulty = Slope / 113

Is my GSIndex my Handicap? NO, as mentioned above your GSIndex is used to calculate your course handicap for each tournament. SSGOA uses the USGA "World Handicap" method that uses gender, slope, par and course rating for the specific course and tees being played.   Course handicap and / or quota will be posted with tee times for each tournament. Your course handicap will use the slope and course rating for the course and tees that you will be playing.
The calculation for course handicap is: (GSIndex X Slope / 113) + Course Rating – Par
See the example below.

What will my quota be for Quota Point tournaments?   Your quota will be 36 – your course handicap, calculated using your gender, the specific course, and tees for the specific tournament.

Can I post scores to GSIndex from rounds played outside of SSGOA tournaments? **NO**

Please scroll down or continue reading to see an example GSIndex and Handicap calculation for Kevin Tucker

Example of GSIndex and Course Handicap calculation for Kevin Tucker

Kevin Tucker
(How iCap is calculated)

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1. Handicap Setup is as follows...

Number of scores handicap based on: 10
Minimum number of scores needed: 1

# of Scores Available	Discard Highest	Discard Lowest
1	0	0
2	0	0
3	1	0
4	1	0
5	1	1
6	2	1
7	2	1
8	2	1
9	2	2
10	2	2

Kevin Tucker has 10 scores to calculate a handicap.
2 high scores and 2 low scores will be dropped and the
remaining 6 scores used to calculate the handicap.

GSIndex terminology reminder: "Variations" = GHIN "Differentials", "Scratch par" = GHIN Course Rating, "Tee Difficulty" = GHIN "Slope" /113. Kevin's most recent 10 scores are used but the 2 lowest and 2 highes variations are discarded leaving the 6 variations highlighted in green to average for Kevin's GSIndex of 15.9.

2. The Variations for these scores are calculated...

#	Date	Course	Tee	Adjusted Gross Score	Scratch par	Tee difficulty	Variation
1	8/21/2025	Ellsworth Meadows	B-Slate	81C	66.1	1.071	13.9
2	7/24/2025	Windmill Lakes Golf Club	B-Silver	81C	67.0	1.009	13.9
3	6/26/2025	Fox Den Golf Course	B-Gold	85C	67.5	1.071	16.3
4	5/29/2025	Raintree Golf and Event Center	B-Gold	88C	67.0	1.053	19.9
5	8/22/2024	Ellsworth Meadows	B-Slate	84C	66.1	1.071	16.7
6	8/8/2024	Tannenhauf A & B Div	B-Gold	78C	66.5	0.973	11.8
7	7/11/2024	Turkeyfoot First/Second	White	83C	67.6	1.000	15.4
8	5/30/2024	Raintree Golf and Event Center	Gold	86C	67.0	1.053	18.0
9	5/16/2024	Sable Creek Black/Maroon	Gold	83C	67.0	0.982	16.3
10	9/7/2023	Ellsworth Meadows Golf Course	Slate	84C	66.1	1.071	16.7

The equation for calculating a variation is ...
Variation = ('Adjusted Gross Score' - 'Scratch par') ÷ 'Tee difficulty'

3. Use the variations to calculate handicap

Variations 'used' are added together...
13.9 + 15.4 + 16.3 + 16.3 + 16.7 + 16.7 = 95.3

Then divide by the total number used.
Pre-Handicap = 95.3 / 6 = 15.883

According to the setup the Handicap Percent is 100%
GSIndex = 15.883 x 1.00 = 15.88

Final GSIndex = 15.9

Kevin Tucker plays B Division tournaments. His GSIndex is 15.9 as shown in the preceding calculation. As an example, B Division men would play Gold Tees at Fox Den, which are approximately 5500 yards, in compliance with course setup guidelines for B Division men with some minor tee adjustments from the actual Fox Den scorecard.

- The course rating (Scratch Par) for Fox Den White tees for men is 67.5
- The slope for Fox Den White tees for men is 121. The corresponding Tee Difficulty is 121 / 113 = 1.071.
- Kevin's course handicap would be: 15.9 X 1.071 which equals 17.0 + 67.5 (scratch par) – 71 (par) = 13.5, which would round to a course handicap of 14
- For a point quota tournament, quota = 36 – course handicap so Kevin's quota would be 36 – 14 = 22 points, as shown below.

Tucker, Kevin   Save   Close

General   Handicaps   Scores

GSIndex   15.9   X   How is GSIndex calculated?

Handicaps for...

Fox Den Golf Course

	Tee	Hcp	Equation	Front	Equation	Back	Equation
	Blue	17	= (15.9 × 1.080) + 70.8-71	9N	= (15.9/2 × 1.088) + 35.7-35	8N	= (15.9/2 × 1.071) + 35.1-36
	A-White	15	= (15.9 × 1.053) + 69.5-71	8N	= (15.9/2 × 1.053) + 34.3-35	8N	= (15.9/2 × 1.053) + 35.3-36
	B-Gold	14	= (15.9 × 1.071) + 67.5-71	7N	= (15.9/2 × 1.071) + 33.0-35	7N	= (15.9/2 × 1.071) + 34.5-36
	C-Gold	12	= (15.9 × 1.053) + 66.0-71	6N	= (15.9/2 × 1.053) + 32.5-35	6N	= (15.9/2 × 1.053) + 33.5-36
	Maroon	9	= (15.9 × 1.018) + 63.7-71	4N	= (15.9/2 × 1.018) + 31.4-35	4N	= (15.9/2 × 1.018) + 32.3-36

Equation is: *Handicap = (GSIndex × "Tee difficulty") + "Scratch par" - Par*