



Have you ever wondered what the letters **L, M, N, NL, R, WD** mean after your Handicap?

L is for local handicap. A "local handicap" is either:

- a handicap that is above the maximum USGA *Handicap Index* limit (36.4 for Men, 40.4 for Women)
- a handicap that is revised more frequently than allowed or
- a handicap based on a player's temporary disability

A "*local handicap*" is not a *Handicap Index*, and it must be identified by the letter "L" to indicate that it is for local use only. A "*trend handicap*" (which may include un-reviewed scores posted since the last revision) is not a *Handicap Index* and must be identified by the letter "L" to indicate it is a "local handicap".

M means that a Handicap has been *modified* by the *Handicap Committee*. A Handicap may be *modified* when the committee feels that a player's handicap index is not reflecting their potential ability.

Some reasons a Handicap might be *modified*:

- improving faster than the Handicap System can react
- numerous *Away* or *Internet* scores which results in a Handicap Index increasing by 3.0 or more, etc

The committee must give the player an opportunity to explain their circumstances before making a modification to their Handicap Index.

N stands for a *nine-hole Handicap Index*. A *nine-hole* handicap may be used in inter-club play against other players with nine-hole handicaps. If a competition requires a Handicap Index, a *nine-hole* handicap should be doubled for 18-hole play.

NL is a *nine-hole handicap* which exceeds the maximum nine-hole handicap index of 18.2 for men and 20.2 for women.

R designates that a handicap has been automatically *reduced* for exceptional tournament performance. A "reduced handicap" must be reviewed by the *Handicap Committee* and the committee may decide to let the reduction run its normal course, override the reduction or adjust the reduction.

WD designates that a player's Handicap has been *withdrawn* by the *Handicap Committee*. The committee must withdraw the Handicap Index of a player who repeatedly fails to meet the player responsibilities under the USGA Handicap System. Before a player's handicap is withdrawn, the player must be advised of this action, provided any information supporting the withdrawal and be invited to respond to the committee either in person or in writing. A withdrawn handicap will be reinstated under the conditions set forth by the Handicap Committee.