2019 Handicap System versus the 2020 Handicap System

Gabby the Golfer has a Handicap Index of 27.

In 2019, when playing Meadow Ranch, Gabby's Course Handicap would be 30 and her "MAX" score would be a nine on EVERY hole. (Calculation: (125x27)/113) = 29.86, rounded to 30) So, Gabby posts a 131 by lowering any score above a 9.

In 2020, when playing Meadow Ranch, Gabby's Course Handicap would be 25. She gets 25 strokes when calculating her Net Double Bogey (Those strokes are identified by dots on the card below. (Calculation: 27 x (125/113)+(67.2-72) = 25)
So, Gabby posts a 124 by lowering any score above her Net Double Bogey.

HOLE	1	2	3	4	5	6	7	8	9	Total	HOLE	1	2	3	4	5	6	7	8	9	Total	
Blue	350	512	350	181	390	187	584	430	410	3394	Blue	573	197	434	420	384	381	199	381	532	3501	
White	323	474	305	161	340	159	552	400	360	3074	White	557	166	387	391	345	338	144	326	489	3143	
Men's Hcp. Front 9 / Back 9	17 / 18	9 / 10	7 / 8	15 / 16	5 / 6	13 / 14	3 / 4	1 / 2	11 / 12		Men's Hcp. Front 9 / Back 9	1 / 2	17 / 18	3 / 4	5 / 6	11 / 12	7 / 8	9 / 10	13 / 14	15 / 16		
GABBY	6	9	8	4	7	5	11	8	7	65		10	7	9	7	9	5	7	6	9	69	134
2019 POST	6	9	8	4	7	5	9	8	7	63		9	7	9	7	9	5	7	6	9	68	131
PAR	4	5	4	3	4	3	5	4	4	36	PAR	5	3	4	4	4	4	3	4	5	36	
2020 HANDICAP STKS	•	••	•	•	••	•	••	••	•			••	•	••	••	•	•	•	•	•		
NET DBL BOGEY	7	9	7	6	8	6	9	8	7			9	6	8	8	7	7	6	7	8		
2020 POST	6	9	7	4	7	5	9	8	7	62		9	6	8	7	7	5	6	6	8	62	124
Ladies' Hcp. Front 9 / Back 9	15 / 16	5 / 6	11 / 12	17 / 18	3 / 4	13 / 14	1 / 2	7 / 8	9 / 10		Ladies' Hcp. Front 9 / Back 9	1 / 2	17 / 18	5 / 6	3 / 4	13 / 14	7 / 8	9 / 10	15 / 16	11 / 12		
Gold	307	450	275	123	300	130	460	298	274	2617	Gold	499	129	350	350	312	250	124	249	447	2710	
Red	226	429	268	83	287	121	442	290	264	2410	Red	423	107	338	300	279	239	103	240	424	2453	

MEADOW RANCH

Ratings	Men	Meadow - Ranch	Women
	71.3/135	Blue	74.0/146
	68.3/126	White	70.0/134
	63.7/110	Gold	67.2/125
	62.4/100	Red	

Ratings	Men	Ranch - Ridge	Women
	72.0/134	Blue	
	69.1/128	White	75.3/149
	65.7/114	Gold	71.9/141
	62.2/104	Red	67.9/127

Scorer: **Attest:**