WORLD HANDICAP SYSTEM

R&A USGA

COURSE HANDICAP CHARTS

GOLF ASSOCIATION OF MICHIGAN

TWIN BEACH CC

Men's - GOLD

Course Rating™: 71.1
Slope Rating®: 130 - Par: 70

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.9	+5	23.9 to 24.6	29
+4.8 to +4.0	+4	24.7 to 25.5	30
+3.9 to +3.2	+3	25.6 to 26.4	31
+3.1 to +2.3	+2	26.5 to 27.2	32
+2.2 to +1.4	+1	27.3 to 28.1	33
+1.3 to +0.6	0	28.2 to 29.0	34
+0.5 to 0.3	1	29.1 to 29.9	35
0.4 to 1.2	2	30.0 to 30.7	36
1.3 to 2.0	3	30.8 to 31.6	37
2.1 to 2.9	4	31.7 to 32.5	38
3.0 to 3.8	5	32.6 to 33.3	39
3.9 to 4.6	6	33.4 to 34.2	40
4.7 to 5.5	7	34.3 to 35.1	41
5.6 to 6.4	8	35.2 to 35.9	42
6.5 to 7.3	9	36.0 to 36.8	43
7.4 to 8.1	10	36.9 to 37.7	44
8.2 to 9.0	11	37.8 to 38.5	45
9.1 to 9.9	12	38.6 to 39.4	46
10.0 to 10.7	13	39.5 to 40.3	47
10.8 to 11.6	14	40.4 to 41.2	48
11.7 to 12.5	15	41.3 to 42.0	49
12.6 to 13.3	16	42.1 to 42.9	50
13.4 to 14.2	17	43.0 to 43.8	51
14.3 to 15.1	18	43.9 to 44.6	52
15.2 to 15.9	19	44.7 to 45.5	53
16.0 to 16.8	20	45.6 to 46.4	54
16.9 to 17.7	21	46.5 to 47.2	55
17.8 to 18.6	22	47.3 to 48.1	56
18.7 to 19.4	23	48.2 to 49.0	57
19.5 to 20.3	24	49.1 to 49.8	58
20.4 to 21.2	25	49.9 to 50.7	59
21.3 to 22.0	26	50.8 to 51.6	60
22.1 to 22.9	27	51.7 to 52.5	61
23.0 to 23.8	28	52.6 to 53.3	62
		53.4 to 54.0	63

Men's - WHITE

Course Rating™: 69.4
Slope Rating®: 128 - Par: 70

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.4	+6	24.9 to 25.6	28
+4.3 to +3.5	+5	25.7 to 26.5	29
+3.4 to +2.6	+4	26.6 to 27.4	30
+2.5 to +1.7	+3	27.5 to 28.3	31
+1.6 to +0.8	+2	28.4 to 29.2	32
+0.7 to 0.0	+1	29.3 to 30.1	33
0.1 to 0.9	0	30.2 to 30.9	34
1.0 to 1.8	1	31.0 to 31.8	35
1.9 to 2.7	2	31.9 to 32.7	36
2.8 to 3.6	3	32.8 to 33.6	37
3.7 to 4.5	4	33.7 to 34.5	38
4.6 to 5.3	5	34.6 to 35.4	39
5.4 to 6.2	6	35.5 to 36.2	40
6.3 to 7.1	7	36.3 to 37.1	41
7.2 to 8.0	8	37.2 to 38.0	42
8.1 to 8.9	9	38.1 to 38.9	43
9.0 to 9.7	10	39.0 to 39.8	44
9.8 to 10.6	11	39.9 to 40.6	45
10.7 to 11.5	12	40.7 to 41.5	46
11.6 to 12.4	13	41.6 to 42.4	47
12.5 to 13.3	14	42.5 to 43.3	48
13.4 to 14.2	15	43.4 to 44.2	49
14.3 to 15.0	16	44.3 to 45.1	50
15.1 to 15.9	17	45.2 to 45.9	51
16.0 to 16.8	18	46.0 to 46.8	52
16.9 to 17.7	19	46.9 to 47.7	53
17.8 to 18.6	20	47.8 to 48.6	54
18.7 to 19.5	21	48.7 to 49.5	55
19.6 to 20.3	22	49.6 to 50.4	56
20.4 to 21.2	23	50.5 to 51.2	57
21.3 to 22.1	24	51.3 to 52.1	58
22.2 to 23.0	25	52.2 to 53.0	59
23.1 to 23.9	26	53.1 to 53.9	60
24.0 to 24.8	27	54.0 to 54.0	61

Men's - SILVER

Course Rating™: 66.9
Slope Rating®: 124 - Par: 70

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +5.0	+9	24.3 to 25.1	24
+4.9 to +4.1	+8	25.2 to 26.0	25
+4.0 to +3.1	+7	26.1 to 26.9	26
+3.0 to +2.2	+6	27.0 to 27.8	27
+2.1 to +1.3	+5	27.9 to 28.7	28
+1.2 to +0.4	+4	28.8 to 29.7	29
+0.3 to 0.5	+3	29.8 to 30.6	30
0.6 to 1.4	+2	30.7 to 31.5	31
1.5 to 2.3	+1	31.6 to 32.4	32
2.4 to 3.2	0	32.5 to 33.3	33
3.3 to 4.1	1	33.4 to 34.2	34
4.2 to 5.1	2	34.3 to 35.1	35
5.2 to 6.0	3	35.2 to 36.0	36
6.1 to 6.9	4	36.1 to 36.9	37
7.0 to 7.8	5	37.0 to 37.9	38
7.9 to 8.7	6	38.0 to 38.8	39
8.8 to 9.6	7	38.9 to 39.7	40
9.7 to 10.5	8	39.8 to 40.6	41
10.6 to 11.4	9	40.7 to 41.5	42
11.5 to 12.3	10	41.6 to 42.4	43
12.4 to 13.3	11	42.5 to 43.3	44
13.4 to 14.2	12	43.4 to 44.2	45
14.3 to 15.1	13	44.3 to 45.1	46
15.2 to 16.0	14	45.2 to 46.1	47
16.1 to 16.9	15	46.2 to 47.0	48
17.0 to 17.8	16	47.1 to 47.9	49
17.9 to 18.7	17	48.0 to 48.8	50
18.8 to 19.6	18	48.9 to 49.7	51
19.7 to 20.5	19	49.8 to 50.6	52
20.6 to 21.5	20	50.7 to 51.5	53
21.6 to 22.4	21	51.6 to 52.4	54
22.5 to 23.3	22	52.5 to 53.4	55
23.4 to 24.2	23	53.5 to 54.0	56

Men's - RED

Course Rating™: 64.4
Slope Rating®: 116 - Par: 68

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.8	+9	24.5 to 25.4	22
+4.7 to +3.8	+8	25.5 to 26.3	23
+3.7 to +2.9	+7	26.4 to 27.3	24
+2.8 to +1.9	+6	27.4 to 28.3	25
+1.8 to +0.9	+5	28.4 to 29.3	26
+0.8 to 0.0	+4	29.4 to 30.2	27
0.1 to 1.0	+3	30.3 to 31.2	28
1.1 to 2.0	+2	31.3 to 32.2	29
2.1 to 3.0	+1	32.3 to 33.2	30
3.1 to 3.9	0	33.3 to 34.1	31
4.0 to 4.9	1	34.2 to 35.1	32
5.0 to 5.9	2	35.2 to 36.1	33
6.0 to 6.9	3	36.2 to 37.1	34
7.0 to 7.8	4	37.2 to 38.0	35
7.9 to 8.8	5	38.1 to 39.0	36
8.9 to 9.8	6	39.1 to 40.0	37
9.9 to 10.8	7	40.1 to 41.0	38
10.9 to 11.7	8	41.1 to 41.9	39
11.8 to 12.7	9	42.0 to 42.9	40
12.8 to 13.7	10	43.0 to 43.9	41
13.8 to 14.7	11	44.0 to 44.9	42
14.8 to 15.6	12	45.0 to 45.8	43
15.7 to 16.6	13	45.9 to 46.8	44
16.7 to 17.6	14	46.9 to 47.8	45
17.7 to 18.6	15	47.9 to 48.8	46
18.7 to 19.5	16	48.9 to 49.7	47
19.6 to 20.5	17	49.8 to 50.7	48
20.6 to 21.5	18	50.8 to 51.7	49
21.6 to 22.5	19	51.8 to 52.7	50
22.6 to 23.4	20	52.8 to 53.6	51
23.5 to 24.4	21	53.7 to 54.0	52

WORLD HANDICAP SYSTEM

R&A USGA

COURSE HANDICAP CHARTS

GOLF ASSOCIATION OF MICHIGAN

TWIN BEACH CC

Women's - GOLD

Course Rating™: 77.6
Slope Rating®: 142 - Par: 72

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.9	+1	23.8 to 24.5	36
+4.8 to +4.1	0	24.6 to 25.3	37
+4.0 to +3.3	1	25.4 to 26.1	38
+3.2 to +2.5	2	26.2 to 26.9	39
+2.4 to +1.7	3	27.0 to 27.7	40
+1.6 to +0.9	4	27.8 to 28.5	41
+0.8 to +0.1	5	28.6 to 29.3	42
0.0 to 0.7	6	29.4 to 30.1	43
0.8 to 1.5	7	30.2 to 30.9	44
1.6 to 2.3	8	31.0 to 31.7	45
2.4 to 3.1	9	31.8 to 32.5	46
3.2 to 3.8	10	32.6 to 33.3	47
3.9 to 4.6	11	33.4 to 34.1	48
4.7 to 5.4	12	34.2 to 34.9	49
5.5 to 6.2	13	35.0 to 35.7	50
6.3 to 7.0	14	35.8 to 36.5	51
7.1 to 7.8	15	36.6 to 37.3	52
7.9 to 8.6	16	37.4 to 38.1	53
8.7 to 9.4	17	38.2 to 38.9	54
9.5 to 10.2	18	39.0 to 39.7	55
10.3 to 11.0	19	39.8 to 40.5	56
11.1 to 11.8	20	40.6 to 41.3	57
11.9 to 12.6	21	41.4 to 42.0	58
12.7 to 13.4	22	42.1 to 42.8	59
13.5 to 14.2	23	42.9 to 43.6	60
14.3 to 15.0	24	43.7 to 44.4	61
15.1 to 15.8	25	44.5 to 45.2	62
15.9 to 16.6	26	45.3 to 46.0	63
16.7 to 17.4	27	46.1 to 46.8	64
17.5 to 18.2	28	46.9 to 47.6	65
18.3 to 19.0	29	47.7 to 48.4	66
19.1 to 19.8	30	48.5 to 49.2	67
19.9 to 20.6	31	49.3 to 50.0	68
20.7 to 21.4	32	50.1 to 50.8	69
21.5 to 22.2	33	50.9 to 51.6	70
22.3 to 22.9	34	51.7 to 52.4	71
23.0 to 23.7	35	52.5 to 53.2	72
		53.3 to 54.0	73

Women's - WHITE

Course Rating™: 75.7
Slope Rating®: 136 - Par: 72

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.4	+2	24.8 to 25.5	34
+4.3 to +3.5	+1	25.6 to 26.4	35
+3.4 to +2.7	0	26.5 to 27.2	36
+2.6 to +1.9	1	27.3 to 28.0	37
+1.8 to +1.0	2	28.1 to 28.9	38
+0.9 to +0.2	3	29.0 to 29.7	39
+0.1 to 0.6	4	29.8 to 30.5	40
0.7 to 1.4	5	30.6 to 31.4	41
1.5 to 2.3	6	31.5 to 32.2	42
2.4 to 3.1	7	32.3 to 33.0	43
3.2 to 3.9	8	33.1 to 33.8	44
4.0 to 4.8	9	33.9 to 34.7	45
4.9 to 5.6	10	34.8 to 35.5	46
5.7 to 6.4	11	35.6 to 36.3	47
6.5 to 7.3	12	36.4 to 37.2	48
7.4 to 8.1	13	37.3 to 38.0	49
8.2 to 8.9	14	38.1 to 38.8	50
9.0 to 9.8	15	38.9 to 39.7	51
9.9 to 10.6	16	39.8 to 40.5	52
10.7 to 11.4	17	40.6 to 41.3	53
11.5 to 12.2	18	41.4 to 42.2	54
12.3 to 13.1	19	42.3 to 43.0	55
13.2 to 13.9	20	43.1 to 43.8	56
14.0 to 14.7	21	43.9 to 44.7	57
14.8 to 15.6	22	44.8 to 45.5	58
15.7 to 16.4	23	45.6 to 46.3	59
16.5 to 17.2	24	46.4 to 47.1	60
17.3 to 18.1	25	47.2 to 48.0	61
18.2 to 18.9	26	48.1 to 48.8	62
19.0 to 19.7	27	48.9 to 49.6	63
19.8 to 20.6	28	49.7 to 50.5	64
20.7 to 21.4	29	50.6 to 51.3	65
21.5 to 22.2	30	51.4 to 52.1	66
22.3 to 23.0	31	52.2 to 53.0	67
23.1 to 23.9	32	53.1 to 53.8	68
24.0 to 24.7	33	53.9 to 54.0	69

Women's - SILVER

Course Rating™: 72.4
Slope Rating®: 128 - Par: 72

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.4	+5	24.9 to 25.6	29
+4.3 to +3.5	+4	25.7 to 26.5	30
+3.4 to +2.6	+3	26.6 to 27.4	31
+2.5 to +1.7	+2	27.5 to 28.3	32
+1.6 to +0.8	+1	28.4 to 29.2	33
+0.7 to 0.0	0	29.3 to 30.1	34
0.1 to 0.9	1	30.2 to 30.9	35
1.0 to 1.8	2	31.0 to 31.8	36
1.9 to 2.7	3	31.9 to 32.7	37
2.8 to 3.6	4	32.8 to 33.6	38
3.7 to 4.5	5	33.7 to 34.5	39
4.6 to 5.3	6	34.6 to 35.4	40
5.4 to 6.2	7	35.5 to 36.2	41
6.3 to 7.1	8	36.3 to 37.1	42
7.2 to 8.0	9	37.2 to 38.0	43
8.1 to 8.9	10	38.1 to 38.9	44
9.0 to 9.7	11	39.0 to 39.8	45
9.8 to 10.6	12	39.9 to 40.6	46
10.7 to 11.5	13	40.7 to 41.5	47
11.6 to 12.4	14	41.6 to 42.4	48
12.5 to 13.3	15	42.5 to 43.3	49
13.4 to 14.2	16	43.4 to 44.2	50
14.3 to 15.0	17	44.3 to 45.1	51
15.1 to 15.9	18	45.2 to 45.9	52
16.0 to 16.8	19	46.0 to 46.8	53
16.9 to 17.7	20	46.9 to 47.7	54
17.8 to 18.6	21	47.8 to 48.6	55
18.7 to 19.5	22	48.7 to 49.5	56
19.6 to 20.3	23	49.6 to 50.4	57
20.4 to 21.2	24	50.5 to 51.2	58
21.3 to 22.1	25	51.3 to 52.1	59
22.2 to 23.0	26	52.2 to 53.0	60
23.1 to 23.9	27	53.1 to 53.9	61
24.0 to 24.8	28	54.0 to 54.0	62

Women's - RED

Course Rating™: 69.4
Slope Rating®: 120 - Par: 70

Handicap Index®	Course Handicap™	Handicap Index®	Course Handicap™
+5.0 to +4.7	+6	24.6 to 25.5	26
+4.6 to +3.7	+5	25.6 to 26.4	27
+3.6 to +2.8	+4	26.5 to 27.4	28
+2.7 to +1.8	+3	27.5 to 28.3	29
+1.7 to +0.9	+2	28.4 to 29.2	30
+0.8 to 0.0	+1	29.3 to 30.2	31
0.1 to 1.0	0	30.3 to 31.1	32
1.1 to 1.9	1	31.2 to 32.1	33
2.0 to 2.9	2	32.2 to 33.0	34
3.0 to 3.8	3	33.1 to 33.9	35
3.9 to 4.8	4	34.0 to 34.9	36
4.9 to 5.7	5	35.0 to 35.8	37
5.8 to 6.6	6	35.9 to 36.8	38
6.7 to 7.6	7	36.9 to 37.7	39
7.7 to 8.5	8	37.8 to 38.7	40
8.6 to 9.5	9	38.8 to 39.6	41
9.6 to 10.4	10	39.7 to 40.5	42
10.5 to 11.3	11	40.6 to 41.5	43
11.4 to 12.3	12	41.6 to 42.4	44
12.4 to 13.2	13	42.5 to 43.4	45
13.3 to 14.2	14	43.5 to 44.3	46
14.3 to 15.1	15	44.4 to 45.2	47
15.2 to 16.1	16	45.3 to 46.2	48
16.2 to 17.0	17	46.3 to 47.1	49
17.1 to 17.9	18	47.2 to 48.1	50
18.0 to 18.9	19	48.2 to 49.0	51
19.0 to 19.8	20	49.1 to 50.0	52
19.9 to 20.8	21	50.1 to 50.9	53
20.9 to 21.7	22	51.0 to 51.8	54
21.8 to 22.6	23	51.9 to 52.8	55
22.7 to 23.6	24	52.9 to 53.7	56
23.7 to 24.5	25	53.8 to 54.0	57