1. Handicap Setup is as follows ...

The table below is used to determine the number of handicap differentials to use :

Number of Acceptable Scores	Differential(s) to be Used
5 or 6	Lowest 1
7 or 8	Lowest 2
9 or 10	Lowest 3
11 or 12	Lowest 4
13 or 14	Lowest 5
15 or 16	Lowest 6
17	Lowest 7
18	Lowest 8
19	Lowest 9
20	Lowest 10

There are 20 scores so the highlighted parameters are used to determine which scores to use for handicapping

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

Date	Adjusted Grs Score	Score Type	Course Played	Tee	Course Rating	Course Slope	Differential	Used
4/1/2013	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
3/22/2013	79		Oak Harbor Golf Club	Yellow	68.5	128	9.3	
3/20/2013	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
3/8/2013	80		Oak Harbor Golf Club	Yellow	68.5	128	10.2	
3/5/2013	82		English Turn Golf & Country Club	White	69.3	124	11.6	
2/27/2013	80		Oak Harbor Golf Club	Yellow	68.5	128	10.2	
2/8/2013	80		Oak Harbor Golf Club	Yellow	68.5	128	10.2	
1/28/2013	76		Oak Harbor Golf Club	Yellow	68.5	128	6.6	Used
1/25/2013	78		Oak Harbor Golf Club	Yellow	68.5	128	8.4	
1/23/2013	78		Oak Harbor	Yellow	68.5	128	8.4	

			Golf Club					
1/21/2013	73		Oak Harbor Golf Club	White	68.5	128	4.0	Used
12/24/2012	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
12/19/2012	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
12/17/2012	76		Oak Harbor Golf Club	Yellow	68.5	128	6.6	Used
12/14/2012	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
12/7/2012	78		Oak Harbor Golf Club	Yellow	68.5	128	8.4	
12/5/2012	77		Oak Harbor Golf Club	Yellow	68.5	128	7.5	Used
12/3/2012	79		Oak Harbor Golf Club	Yellow	68.5	128	9.3	
11/30/2012	74		Oak Harbor Golf Club	Yellow	68.5	128	4.9	Used
11/26/2012	79		Oak Harbor Golf Club	Yellow	68.5	128	9.3	

The equation for calculating a differential is ...
Diff = (Adjusted Gross Score - Rating) X (113 / Slope)

3. Use the differentials to calculate a USGA Index

Differentials 'used' are added together...
67.1 = 7.5 + 7.5 + 6.6 + 4.0 + 7.5 + 7.5 + 6.6 + 7.5 + 7.5 + 4.9

Then divide the total number used
Average differentials = 67.1 / 10 = 6.710

Multiply average by 96%.
USGA Index = 6.710 x 0.96 USGA Index = 6.4 (Digits after tenths place are deleted)

Final USGA Index = 6.4