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# Explaining the Peoria Scoring System and 'Handicap'

Peoria System enables golfers without an official handicap to play tournaments

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The Peoria System is a sort of 1-day handicapping system for [golf tournaments](#) where most of the golfers do not have real handicap indexes (company outings and charity events, for example).

Without handicaps, such tournaments can only use [gross scores](#) to determine how golfers place. But gross scores - the actual number of strokes taken - obviously, and hugely, favor better golfers. The Peoria System is a way to handicap the unhandicapped - to calculate a "handicap allowance" based on just-completed play in order to produce [net scores](#) for golfers participating.

## Peoria System Is Also Known As...

Before we start explaining, we'll point out that there are various ways of stating the name of this system, along with a popular alternate name.

Peoria System is commonly referred in any of the following ways: Peoria scoring system, Peoria scoring, Peoria handicap, Peoria handicap system.

And it is sometimes called the Bankers System or referred to as a Bankers handicap. The "banker" variations are quite common in some regions.

## How the Peoria System Works

The Peoria System - while, like the similar [Callaway System](#), based in certain part on luck - allows a "handicap allowance" to be determined and then applied to each golfer's score.

Before tournament play begins, the tournament committee secretly selects six holes. These are usually two [par 3s](#), two [par 4s](#), and two [par 5s](#), and often one of each type per nine (e.g., one par-3 on the front, the other on the back nine). But they can be any holes on the [golf course](#), they can even be chosen completely at random. The routing and composition of the course will determine which "secret holes" are selected, and competitors *do not know* which holes have been selected while they are playing.

Groups of golfers tee off and complete their rounds, playing [stroke play](#) and scoring in the normal fashion with one exception: double par is the maximum (for example, 8 is the maximum score on a par-4).

Following completion of play, the six Peoria holes are announced.

Each player checks his or her scores on the six Peoria holes and totals them up. That total is multiplied by 3; the golf course's [par](#) is subtracted from that total; then the resulting number is multiplied by 80 percent. And *that* result is the golfer's "[handicap allowance](#)." The allowance is subtracted from the player's gross score and the result is the net Peoria System score.

## Sounds Complicated! Here's an Example to Help

That sounds complicated. But it's really not once you fully grasp the steps. Do it once and it'll be easy the second time. Let's run through an example:

1. Once the round is over, the tournament organizers announce the identities of the six secret holes.
2. Player A finds those six holes on her scorecard and tallies up the total strokes for those six holes. Let's say that total is 30.
3. So Player A multiples 30 by 3, which is 90.
4. The golf course par is, let's say, 72. So subtract that from 90, and Player A gets 18.
5. Now multiply 18 by 80-percent, which is 14 (round off).
6. And that tells us that 14 is Player A's Peoria System handicap.
7. Let's say Player A's gross score was 88, so subtract 14 from 88.
8. And that is Player A's Peoria System net score: 88 minus 14, which is 74.

You just have to know the steps, and then do some simple math. And sometimes, if you're lucky, if the tournament organizers are *really* organized they might do the math for all the golfers entered.

## Double Peoria System

Some tournaments or leagues use the Double Peoria System rather than the standard Peoria described above. In Double Peoria, 12 secret holes are selected (rather than six) but not revealed until after the round. And in Step 5 above, you do not multiply by 80-percent but rather use the full amount derived in Step 4.