Let's make this clear right from the start: The PGA of America does not condone gambling on golf games in any way, shape or manner. That said, we understand that almost for as long as people have been playing golf, they've been willing to put a little something on the outcome of their matches—even if it's only bragging rights.

The reason for this goes well beyond whatever is on the line at the end of the day. For a huge majority of golfers, it increases the enjoyment of the competition and helps them focus their attention on the game, as two-time PGA Champion Paul Runyan explains:

"I don't care if we play for marbles or matchsticks, just as long as we play for something," Runyan has frequently said. "Playing with nothing on the line is like going for a walk in the woods. It's pretty and it's nice exercise, but it's not competition."

In this chapter, we'll explain some of the most popular games you can play. Some may already be familiar to you, but others may be new and will, we hope, add to your enjoyment. This is particularly true if you happen to be a beginning golfer.

If you do elect to bet money or valuables on the outcome of your matches, we offer this word of warning: Don't get in over your head. The point of golf is to have fun—and golf stops being fun when the stakes get too high.

One other word of warning: The United States Golf Association takes a dim view of gambling. While the USGA does not object to wagering
among individuals or teams as long as that wagering is limited to the participants, the Rules of Golf prohibit amateurs from competing for prize money. To that end, the USGA opposes types of gambling such as calcultas, auction pools, pari-mutuels or other organized events that encourage people to bet on players other than themselves or their partner(s). Players participating in such events without waiving their right to cash prizes are deemed to be playing for prize money and may be at risk of having their amateur status revoked.

Unless otherwise noted, most of these games can be played either with handicaps or in a straight gross-score format.

**Arnies** A point is won by a player who manages to make par or better on a hole without ever hitting a shot into the fairway. Named after Arnold Palmer, in recognition of his legendary ability to scramble out of trouble.

**Automatics** An agreement between players or teams that when one entity falls a predetermined number of holes down in a match (usually two) a new match begins while the existing match continues in place. For example, if the automatic kicks in when a player or team falls 2 down, this is referred to as an Automatic Two-Down.

**Basket** A series of side competitions that offer a possible six points per hole: one point each for: closest to the pin in regulation; low ball; fewest putts (or combined putts when played in a team format); birdies; and two points for low team total. If a team wins all six points, they've won a basketful (hence the name), and the point totals are doubled.

**Beach Bum** A side wager in which a player who fails to successfully play from a bunker must pay an agreed-upon amount to his fellow players for every failed attempt.

**Best-Ball** A match in which a player plays against the best-ball of two or more other players. This can also be played as a team match, when one team matches its best-ball against the best-ball of the other team. When played as part of the Ryder Cup Matches or Walker Cup Matches, this is known as a foursome match, and is also occasionally known as a better-ball format.

**Best-Drive** A foursome match in which all four players drive, and then each team picks the best drive and finishes the hole in an alternate-shot format.

**Bingie-Bangle-Bungle** A competition in which three points are at stake on each hole. One point is awarded to the player who hits the green first. A second point goes to the player whose ball is closest to the hole once all players have reached the green. The third point goes to the player whose ball is the first into the hole. All putting is determined by which ball is farthest from the hole. On par 3s, no point is awarded to the player who hits the green first. Instead, points go to the two players whose balls are closest to the hole once everyone in the match reaches the green. This is a particularly
good game to play if your group is made up of players with a wide disparity in handicaps.

**Birdies** A game where players receive points for birdies. Sometimes one point is awarded for a net birdie and two for a gross birdie.

**Bloodbath** A form of four-somes play in which each golfer drives, but the opponents get to select which ball must be played by their opposing team.

**Break the Bank** This is about as straightforward as a game can get. At the conclusion of the round, each player pays every other player a predetermined amount per stroke. When the dust clears, the player with the lowest score wins most of the marbles.

**Bridge** This is a team competition. On the first tee, a coin toss decides which team gets to offer a bid. The bid they offer is a prediction of what their combined score will be on that hole. Upon receiving the opening bid from Team A, the opposing team (Team B) has the option of accepting the bid as is; accepting the bid but doubling the bet; or placing a lower bid of their own, in which case Team A has the same three options. Whatever the agreed-upon wager bid is, it doubles for every stroke above or below the winning bid. In other words, if Team A controls the bid (of, say, $1) and shoots a combined total of one stroke lower than the total bid, they win $1. If they beat their bid by two strokes, they win $2. Exceeding the bid by three strokes wins $4 and so on. The opposite holds true if they fail to equal their bid. If their score matches their bid, the hole is tied (or pushed) and the teams have the option of carrying the bet over to the next hole.

**Carryovers** An agreement between players or teams that when a hole is tied, the bet carries over to the next hole, and continues to do so until a hole is won.

**Chicago** A handicap formula in which players are awarded a set number of points based on their handicap. For example, a 1-handicapper gets 38 points, a 2-handicapper 37, etc. Players are then awarded additional points according to their score on each hole. A bogey earns one point; a par two; a birdie four; eight for an eagle and 16 for a double eagle. The player who wins the most points in excess of his or her original quota is the winner.

**Double-Ups** This game can get a little complicated, but it does add an element of risk and excitement to a match. Playing at full handicaps, each player or team determines how much each hole is worth, say $1. At any time during the time the hole is being played, either side may double the bet. The opposition can either accept the doubled bet or concede the hole, but once a doubled bet is accepted, it cannot be redoubled by the team originating the double until the opposition has elected to double the bet because their situation has improved.

**Fairway and Greens** This is a game that Ben Hogan favored in practice rounds, for obvious reasons. Each player gets a point for hitting a
fairway and a point for hitting a green in regulation. The winner can
be determined on a per-point basis, which almost always reduces the
amount of anyone's losses, or as a winner-take-all.

**Flags** A side game where points are awarded for tee shots on par 3s that
come to rest inside the measure of the flagsticks (or pins, hence the
name).

**Foursomes** A match-play format in which two-player teams play one
ball each. This format is often referred to as "alternate shot." Team
members decide which player will drive on odd-numbered holes and
which will drive on even-numbered holes, based on the strengths
and weaknesses of their individual games. Players alternate hitting
shots until play is finished on a hole. This format is a popular ele-
ment of international team competitions.

**Freebies** An agreement prior to the start of play that allows each player
a predetermined number of replays or "freebies" in the course of the
round. The only stipulation is that once players elect to use one of
their freebies, they must play that ball, even if it ends up in a worse
position than the original shot. In some competitions, especially
charitable events, players are allowed to purchase an unlimited num-
ber of freebies per round, with the proceeds going to the charity or
common fund.

**Garbage (or Junk)** A collective term for any side competitions such as
greenies, sandies, birdies, etc.

**Got'cha** A game in which each player has the right to make his or her
opponent replay up to four shots per round.

**Greenies** A side competition in which a player (or team) is rewarded for
hitting the closest shot to the green on a par 3.

**Hawk** This is a game played by a foursome of golfers. Prior to teeing off
on the first hole, players establish a 1-2-3-4 hitting order they will
follow throughout the round. Whoever has the honor drives first on
that hole. After all players have hit, the player with the honor
decides which player will be his or her partner on that hole, or if he
chooses, he can stand alone against the other three players. In that
case, should he win, he collects three points. Otherwise, the hawk
and his partner (or their opponents) win a point each. The player
with the least number of points after 16 holes assumes the honor on
the 17th tee, and the same rule follows after 17 holes.

**Highs and Lows** This is a team game in which two points are at stake
on each hole. One point is awarded for the lowest aggregate team
score. The other point goes to the team whose individual high score
is lower than the individual high score of the opposing team. In case
of ties, the points carry over to the next hole.

**Hogans** Named after Ben Hogan, this side competition rewards the
player who hits the fairway and then hits the green in regulation,
whether on a par 4 or par 5. Some people favor making a Hogan
twice as valuable as other side bets.

**Low Ball/Low Total** A team competition in which a point is awarded for
the low individual score on a hole and a second point is awarded to
the team with the lowest combined score on the same hole. In the
case of a tie, the points carry over to the next hole.

Nassau This is the most popular form of both team and individual com-
petition. Basically, three points are at stake in the match: one for the
front nine, one for the back nine and one for the overall 18,
although in some variations of the game, double points are awarded
for the overall 18. (This form of nassau favors the better players, since
while they may lose one nine, it’s unlikely they will lose the 18-hole
match.)

Nicklaus Named after you-know-who, it awards a point to the player
with the longest drive in the fairway on par 4s and par 5s.

Nines This is a good game for a threesome. Nine points are available on
each hole: five for low score, three for the next lowest and one for
the highest score on the hole. In the case of a tie, the points are
totaled and then divided equally. For example, if two players tie for
low score, the total would equal eight points, and each player would
earn four points.

Pinehurst This is a team competition in which both team members
drive on every hole, then play their next shot from their partner’s
ball. After playing their second shots, the team selects the ball in the
best position and plays an alternate-shot format from that point.

Sandies A point awarded to a player who gets up and down from a
greenside bunker. A variation of the game also provides a point to a
player who makes a par from a fairway bunker and two points to a
player who makes par after driving into a fairway bunker and then
getting up and down from a greenside bunker.

Scramble A popular format in pro-am competition since it keeps every
player in the game and speeds up play. Each player drives and then
the team’s designated captain selects the ball in the best position
and each team member plays from within a foot or so of that spot,
continuing the process until the hole is completed. There are several
variations of this format. In one, the team is required to use each
player’s drive a set number of times, usually four. This increases the
pressure and also injects an element of strategy, particularly over the
closing holes. Yet another element calls for each team to have an A,
B, C and D player based upon their handicaps. The “A” player tees
from the championship tee markers; the “B” player hits from the
middle markers and so on. If the course has just three sets of mark-
ers, the “B” and “C” players tee from the middle markers and the
“D” player plays from the forward tees.

Sixes A format in which four players switch partners after the sixth and
12th holes. One point is awarded to the winners of each six-hole
match.

Six, Six and Six A team game in which formats change after every six
holes. The first six holes are played as a four-ball (or best-ball). The
next six are played as foursomes (alternate shot), and in the final six,
each person plays his or her own ball and the winner of the hole is the team with the lowest combined score.

**Skins** Another popular format, largely because of the televised Skins Games. A point is awarded to the player with the low score on each hole. If the hole is tied, the skin carries over to the next hole and continues to do so until someone wins a hole and all the combined skins. In a variation of this format, the value of the skins increase as the round progresses.

**Snake** A game in which the first player to three-putt gets the "Snake" and must keep it until a fellow player three-putts, at which point, they get the Snake. The player who has the Snake must pay fellow players for each hole he or she keeps it. In a variation of this game, the player who has the Snake at the end of each nine pays doubled points.

**Stableford** A competition in which points are awarded based on the score for each hole. Typically, the point breakdown is: bogey (1), par (2), birdie (3), eagle (4) and double eagle (5). The player with the highest total points is the winner. A modified version of this game serves as the format for The International on the PGA Tour.

**Strings** A game in which each player receives a length of string prior to teeing off at the beginning of the round, typically five to 10 feet. Players can use all or part of that string to move their ball without penalty in the course of the round. For example, if you face a difficult three-foot putt for par, you can use three feet of string and make your birdie. The challenge is not wasting your string early in the round... or having any string left at the close of the round.

**Three-Ball** A threesomes competition in which players compete against their fellow players while playing their own ball.

**Threesomes** A match in which one person plays his or her own ball and the other two players team and play alternate shots.

**Vegas** This is a somewhat complicated four-ball game but it can be a fun change of pace. Each team records their score, lowest first. For example, if John makes a 4 and his wife, Anne, makes a 6, their team score is 46. If their opponents both make 5s, their team score is 55. The low team score is then subtracted from the higher team score, in this case John and Anne win 11 points. The match is settled, either on a per point basis at the end of each nine or as an 18-hole match, or for a predetermined amount.

**Water** A side competition in which a player gets a point for holing a shot from off the green. The name comes from Tom Watson’s shot into the hole on the 71st hole of the 1982 U.S. Open at Pebble Beach.

**Wolf** This is a threesomes game in which the player with the middle-length drive on a par 4 or par 5, or who is the second-closest to the pin on the par 3s, becomes the “Wolf.” His or her score on the hole is doubled, and if it is lower than the combined score of the other two players, the Wolf wins a point.
Woodsie A point is awarded to a player who hits a tree and still makes a par. The ball must hit the tree and not simply fly through the leaves. If a player hits two different trees and still makes a par, it’s a double-Woodsie, worth two points.

Worst-Ball If time isn’t of the essence this team game can really teach you how to scramble. Every player drives, but the team must play its second shot from the ball that is in the worst position. This continues until the team holes out, and the team with the lowest score wins a point.