

THE SCORING ROOM PRESENTS

Golf Betting Games

The complete rulebook & printable bet sheets for the four games your foursome will actually play — settle every bet without settling an argument.



I	Nassau	THREE BETS • ONE ROUND
II	Skins	CARRYOVERS
III	Wolf	ROTATING CAPTAIN
IV	Bingo Bango Bongo	THREE POINTS A HOLE

GolfHandicapIndex.com

RULES • SCORING • STRATEGY • PRINTABLE SHEETS

BEFORE THE FIRST TEE

Pick tonight's game

Every game in this kit does the same job — it turns an ordinary round into a match worth caring about on the 15th when you're four over. They differ in how many play, how much swings, and how much the low handicap matters. Use the table to choose, read the two-page rules for your game, print its bet sheet, and agree the house rules on the last page before anyone tees off.

WHICH GAME TONIGHT?

GAME	PLAYERS	TYPICAL STAKE	SWING	BEST FOR
Nassau	2 (or 2 teams)	\$5·\$5·\$5	Steady	A classic head-to-head match with a comeback lever
Skins	2–4	\$5–\$10 / skin	Bursty	Groups who want every hole to have a prize
Wolf	4 exactly	\$1–\$2 / point	Wild	Foursomes who like gambling on the tee box
Bingo Bango Bongo	2–4	\$1–\$2 / point	Fair	Mixed-ability groups — the high handicap can win

HOW TO USE THIS KIT

1 • Read the two-page rules for your chosen game. Each spread has the rules, the payouts, a worked example, and a strategy note.

2 • Print the matching bet sheet (second file). Every game has a fill-in-by-hand sheet sized for standard paper — keep it in the cart or a back pocket.

3 • Set the house rules on the final page. Presses, tie-breaks, and Lone-Wolf losses all vary by group — agree them *before* you tee off and there's nothing to argue about later.

4 • Play, and settle up using the totals on your sheet. Halved bets pay nothing; the sheet does the math for you.

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THE ONE RULE BEHIND EVERY GAME

Money on a round is a handshake, not a contract. Agree the stakes and the edge cases out loud on the first tee — then let the golf settle the rest.

I

THE CLASSIC

Nassau

Three separate bets in one round — front nine, back nine, and the overall eighteen.

PLAYERS

2 / teams

CLASSIC STAKE

\$5·\$5·\$5

DIFFICULTY



SCORING

Match play

— HOW IT WORKS

Nassau is really **three matches at once**: the front nine, the back nine, and the full eighteen. Every hole counts toward all three.

- Low score wins the hole; ties are halved. Whoever wins more holes wins that bet.
- Front settles at 9; back and overall settle at 18. A halved bet pays nothing.
- Play gross or net — in net, strokes fall on the hardest holes by handicap.

— PRESSES — THE MONEY LEVER

Fall **2 holes down** and you may **press**: open a new bet of equal value alongside the original, settling at the end of that nine.

You're now playing both.

Decide **auto vs. called** presses on the first tee. At \$5·\$5·\$5 the base risk is \$15 — but presses can push a single match to \$30–\$50.

WORKED EXAMPLE · \$5 · \$5 · \$5 · JAKE VS TOM

Front 9 — Jake wins 1, 3, 5; Tom wins 2, 4; rest halved → **Jake +\$5.**

Back 9 — Tom wins 10, 12, 14, 16, 18; Jake wins 11, 13 → **Tom, Jake –\$5.**

Overall 18 — Jake 6 holes, Tom 7, five halved → **Tom, Jake –\$5.**

Settle up → **Jake –\$5, Tom +\$5.**



STRATEGY

Down two with a few to play? Press. It re-opens the money on holes you'd otherwise be playing for pride — and keeps the match alive to the 18th green.

II

THE POT-BUILDER

Skins

One skin per hole, won outright by the low score — ties carry, and the pot stacks.

PLAYERS 2 – 4	TYPICAL STAKE \$5–10 / skin	DIFFICULTY ● ● ● ● ●	SCORING Low ball
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— HOW IT WORKS

- Each hole is worth **one skin**, won by the **outright** lowest score.
- No ties**: if two or more tie for low, nobody wins — the skin carries.
- The next hole is now worth **two skins**; ties keep stacking the pot.
- Gross or net (net adjusts each score by handicap on the stroke index).

— CARRYOVERS — THE DRAMA

A run of tied holes builds the pot fast. Three carried skins plus a fourth tie means all four ride to the fifth hole — it grows until someone posts a clean, outright low.

At **\$10/skin**, a four- or five-hole carry can make one green worth **\$50**. Decide up front what a tied final hole does: split, or play off.

CARRYOVER EXAMPLE • \$5 / SKIN • FOUR PLAYERS

Hole 1 — Jake 4, Tom 4, Mike 5, Sara 6 → Jake & Tom tie, **carries** → **\$10**.

Hole 2 — Sara 4 (rest 5) → **Sara wins \$10**.

Hole 3 — Mike 3 outright → **Mike wins \$5**.

Hole 4 — all four par → four-way tie, **carries** → **\$10**.

Hole 5 — Jake 3 outright → **Jake wins \$10**. (An 18-hole round usually yields 8–12 skins.)



STRATEGY

When a big pot rides on a hole, par often wins it — everyone else is pressing. Play the percentages, make your four, and let the field beat itself.



THE STRATEGIST

Wolf

A rotating captain picks a partner off the tee — or goes it alone for quadruple points.

PLAYERS 4 exactly	TYPICAL STAKE \$1–2 / point	DIFFICULTY ● ● ● ● ●	SCORING Best ball
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— THE ROTATION

The **Wolf** changes each hole — hole 1 is Player 1, hole 2 is Player 2, and so on, so each player is Wolf four times. On hole 17 the leader may take the Wolf for 17 and 18.

— THE DECISION

The Wolf tees off, then watches each opponent. **Immediately after a player hits** — before the next one does — the Wolf takes them as partner or passes for good. Pass on all three and the last player is your automatic partner.

— LONE WOLF

Go **solo against all three**. Declared **before** any tee shot it's a **Blind Lone Wolf** (worth more); after seeing shots it's a regular Lone Wolf. Once all three hit, the window closes.

— POINTS PER HOLE

OUTCOME	POINTS
Wolf + partner win	+1 each
Opponents win	+1 (×3)
Blind Lone Wolf wins	+4 Wolf
Late Lone Wolf wins	+2 Wolf
Lone Wolf loses	–2 Wolf*
Hole halved	0

Losers pay the winners' points × stake. *Lone-Wolf-loss value varies — set it first.

“ STRATEGY

A Blind Lone Wolf pays double a late one — but you commit before a single ball is struck. The multiplier is so large that two bold holes can decide the whole match.

IV

THE EQUALIZER

Bingo Bango Bongo

Three points on every hole — and the one game where the high handicap can win.

PLAYERS 2 – 4	TYPICAL STAKE \$1–2 / point	DIFFICULTY ● ● ● ● ●	FAIRNESS Very high
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THE THREE POINTS

POINT	HOW IT'S WON	VALUE
Bingo	First on the green — the first ball to reach the putting surface, however many strokes it took.	1 pt
Bango	Closest to the pin — once every ball is on the green, nearest the flag wins.	1 pt
Bongo	First to hole out — first to sink the putt. No gimmes; everyone putts out.	1 pt

ORDER OF PLAY IS EVERYTHING

The player **farthest from the hole always plays first**. Jump the order to steal a Bingo or Bongo and the point goes to the next player to get there. Honor the order or forfeit the point.

SCORING & TIES

Three points a hole accumulate; **most points wins** at \$1/point. Ties on a point split ½·½ (or award none) — agree first. No handicaps needed; the game is naturally fair.

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WHY HIGH HANDICAPS LOVE IT

A 25-handicapper can beat a scratch golfer by reaching the green first from 200 yards in six — Bingo doesn't count strokes. Bongo rewards the best putter, not the longest hitter. Only Bango favors pure skill: three chances a hole where nerve beats ability.

FILL IN BEFORE THE FIRST TEE

Settle the house rules

Every argument on the back nine traces to a rule nobody set on the first tee. Take thirty seconds, agree these out loud, and there's nothing left to dispute when the money's on the line.

☐ **Game & stakes.** Which game, and for how much?

☐ **Gross or net?** If net, whose handicap and how are strokes allocated?

☐ **Nassau presses.** Automatic when 2 down, or must be called?

☐ **Skins tie-break.** If the last hole (or final carry) ties — split the pot, or play off?

☐ **Wolf, Lone Wolf loss.** What does a lost Lone Wolf cost — -2, or your house number?

☐ **BBB point ties.** Split half-and-half, or award none?

☐ **Max exposure.** A cap anyone wants set for the day?

**THE SCORING ROOM**

Keep score, settle up, and find the [free calculators for all four games](#) — plus a [WHS handicap tool](#) and [Course GPS](#) — at golfhandicapindex.com.