

2026
SENIOR AMATEUR TOUR
PLAYER'S MANUAL



www.SeniorAmateurGolfTour.net

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TOUR BACKGROUND

Tour Objective

The Senior Amateur Tour promotes the sport of golf by providing stroke play golf tournaments in a fair and friendly competitive environment for senior amateur golfers (age 50+) of all skill levels.

Tour History

The Senior Amateur Tour (SAT) was established by Dennis McCormac in 1999. The popularity of golf among seniors has continued to grow since that time. This season marks the 28th season of the Senior Amateur Tour which has 25 Local Tours around the country and hosted more than 365 tournaments in 2025.

Tour Structure

From the beginning of January to the end of September, each of the 25 Local Tours host 10-15 tournaments and home Tour members earn points based upon where they finish within each flight (Champ through D). Members may also play in events hosted by other Local Tours and special regional tournaments to earn points (see [Points Transfer](#) section for details). At the end of the season, the flight leaders in the points standings from each Local Tour are invited to compete in the Senior Amateur Tour National Championship in Hilton Head, SC (see [National Championship](#) for details). In 2025, more than 470 senior amateurs competed in the 2-Day, 36-hole National Championship. The 2026 National Championship is scheduled for October 21-22.

TOUR POLICIES

MEMBERSHIP APPLICATIONS / HANDICAPS

The Senior Amateur Tour (SAT) is open to all amateur golfers 50 years or older before October 1st, 2026. The registration process consists of the following:

- complete a [Join the Tour](#) form or a [Returning Member Registration](#) form for the current season and create a password to login to the website*
- pay current membership fee

First-time players must also:

- submit current handicap information to their Local Tour Director via email (please include your handicap ID# and the name of the organization which maintains the data)
- Or if an official handicap is not available:
- submit 5 – 10 scores and the slope/rating associated with each course to your Local Tour Director (the Local Tour Director will utilize the information to ensure proper flight placement until an official SAT Index is attained)

* Please provide complete and accurate information on the *Join the Tour* form. Each piece of data is required and helps SAT attain a variety of extra member benefits based on demographic information. Once your *Join the Tour* form has been processed, a link to create your password will be sent to the email on file. Use your Golfer ID# and password to [Login](#) to the website (you must be logged in to register for a tournament). Once your completed form was processed, you may reset your password at any time using the [Forgot Password](#) link (this process is only available to players who have successfully completed a form for the 2026 season or created a password during a previous season). Email the Local Tour Director or support@amateurgolftour.net for assistance.

Note: Golfweek Amateur Tour members must also register separately as a Senior Amateur Tour member. These are separate Tours, so dual members will have a different ID, Login, and Handicap Index for each Tour.

MEMBER BENEFITS

Membership in the SAT allows all members to:

- compete in any SAT event in any Tour Market during the current season while also providing consistent competition associated within a designated Home Tour Market
- qualify for discounted practice round rates - which are often negotiated with tournament courses for the week before an event (please be prepared to show your SAT member card to receive discounts)
- receive a Tour Welcome Kit for the 2026 season – which includes your selection SAT curated items ranging from gear, logo items, etc.
- earn an invitation to the annual Senior Amateur Tour National Championship 2-Day, 36-hole tournament (October 21– 22, 2026 in Hilton Head, SC)

Note: SAT allows only one membership per player – which ensures all tournament rounds are associated with the same ID# and results in one official SAT Index per person.

ASSUMPTION OF RISK AND RELEASE FROM LIABILITY

In order to compete in any event on the Senior Amateur Tour, players must sign or electronically agree to the waiver in the Tour registration. (see waiver form in [Exhibit 1](#) in Appendix)

TOUR FORMAT

All tournaments are gross stroke play with USGA rules in effect. The rules of golf as governed by the USGA will apply with the following exceptions:

- the triple bogey rule is in effect for **ALL FLIGHTS** (see [Pace of Play](#) section for details)
- the local rules of a host course take precedence if in conflict

TOUR FLIGHTS

The field will be divided into 5 indexed flights:

Flight	Index
Championship	0 - 3.9
A Flight	4.0 - 8.9
B Flight	9.0 - 13.9
C Flight	14.0 - 18.9
D Flight	19.0+

TOUR INDEX POLICY

To promote fair competition at every tournament, the Tour Index Policy groups members into flights consisting of players with comparable ability. SAT Indexes are based solely on Tour performance.

The SAT Index formula will closely mirror the published USGA handicap method (for a complete description see USGA Handicapping Manual at www.usga.org/handicapping/roh/2020-rules-of-handicapping.html). The SAT formula differs from USGA handicap methodology as follows:

- uses only rounds played on the Tour
- substitutes the triple bogey rule in place of Equitable Stroke Control
- uses a different number of scores and differentials

A player's Tour Index is updated **after every tournament** and reflects the scores of **completed rounds** (rounds less than 18 holes for an entire flight will not be used). The more rounds played on Tour within the past 2 years, the more accurate the SAT Index. All players should be aware that their SAT Index may fluctuate significantly until at least 8 complete tournament rounds within the past 2 years are carded.

The number of rounds used to compute the SAT Index* will be based on the best 8 of the last 16 most recent SAT scores completed within the past 2 years, converted to differentials, and calculated based on the table below:

Number of SAT Scores	Number of Differentials Used
2 or less	Best 1
3 or 4	Best 2
5 or 6	Best 3
7 or 8	Best 4
9 or 10	Best 5
11 or 12	Best 6
13 or 14	Best 7
15 or 16	Best 8

***Note:** since the SAT Index formula differs from the [USGA handicap method](#), the computed SAT Index is not a USGA handicap and cannot be used as such.

For brand **new members**, initial flight placement is based upon the information submitted to the Local Tour Director during the registration process (see Membership Applications/Handicaps section for details) and the player does not have an SAT Index until after the posting of their first complete Tour round. For **returning members**, flight placement is based upon the prior season's updated SAT Index and includes results from National Championship rounds (if applicable). All requests for flight changes are reviewed by the Local Tour Director for eligibility and submitted to the National Office for processing (see [Flight Movement Rules](#) section for details). The following policies pertain to **all members**:

- a member's SAT Index is automatically calculated after each and every tournament and only reflects the scores of completed 18-hole rounds
- a member's SAT Index is considered validated once it is based on the player's best 4 of the last 8 most recent rounds completed within the past 2 years
- until a member's SAT Index is validated, tournament scores are subject to review by the Handicap Committee and may result in a player's disqualification from a specific event*
- once an existing member's SAT Index expires due to rounds exceeding the 2-year limit, all policies related to an unvalidated Tour Index apply and tournament scores are subject to review by the Handicap Committee*

***Note:** see the [Scoring Out of Flight](#) section for details.

FLIGHT MOVEMENT RULES

Moving into a higher flight

When a player's SAT Index drops below the current flight Tour Index level, the player will automatically be advanced into the new flight. The promoted player's points will be adjusted as follows:

- 75% of their current points total will be moved
- additional points will be subtracted to ensure the player does not exceed a tie for 5th place in the point standings in the new flight

Once promoted, a player is only eligible to retreat after posting a minimum of 3 rounds in the new flight with at least 2 of those rounds within the range of the next flight's SAT Index. For example, a B Flight player gets promoted to A Flight. Before the player can move back to the B Flight: at least 3 rounds must be completed in the A Flight; the player's overall SAT Index must fall within the B Flight range; and 2 of the 3 rounds just completed in the A Flight, must fall within the B Flight index.

Moving into a lower flight (Unvalidated Member)

When a member's **unvalidated AGT Index** (less than 8 tournament rounds within 2 years) rises into the range of a lower flight, flight movements are restricted, and requests must be reviewed by the Local Tour Director to determine:

- all requirements have been met and the member is eligible to retreat
 - a minimum of 3 completed 18-hole rounds in the current flight
 - an overall AGT Index that falls within the new flight's range
 - the move was requested prior to the August 15th deadline*
 - **a maximum of 2 flight retreats permitted within a season**
- whether sufficient data is available within the 3 – 7 completed rounds to indicate the member is currently flighted above his/her playing potential according to the criteria
 - each round's individual index as compared to the current flight's range
 - trends within the scores and round indexes as compared to the current flight's range
 - impact to the local points standings and National Championship qualifications*

Once the Local Tour Director verifies eligibility and counsels the member regarding the policies associated with an unvalidated AGT index and impact on points standings, an official request will be submitted on behalf of the member.

Moving Into a Lower Flight (Validated Member)

When a member has a **validated AGT Index** (more than eight tournament rounds within the past 18 months) The following rules will apply:

When a player's AGT Index is higher than the current flight Tour Index level, the player can request through their Tour Director to be moved into the next lower flight. The demoted player's points will be adjusted as follows:

- 75% of their current points total will be moved
- additional points will be subtracted to ensure the player does not exceed a tie for 5th place in the point standings in the new flight

Eligibility Requirements

To be eligible to retreat into a lower flight, the member must meet **all** the following criteria:

- Has completed at least three 18-hole rounds in their current flight.
- Holds an overall AGT Index that falls within the requested flight range.
- Submit the request before the August 15th deadline*.
- Have not exceeded the limit of two flight retreats per season.

*Members participating in the National Championship after moving down a flight, regardless of the date moved, must card 3 complete 18-hole rounds in the lower flight (after the retreat and prior to the National Championship) to be eligible for play in the lower flight in the National Championship. Weather-shortened events which are declared official tournaments do NOT count towards the 3 complete rounds required to participate in the lower flight during the National Championships (see [Weather Guidelines](#) section for details). Players that do not meet the stated 3-round requirement may either participate in the National Championship as a member of the higher flight or elect to forgo the National Championship and remain in the lower flight. No player will be permitted to retreat flights after August 15th for any reason (including participation in a local, combo, or regional/national event) regardless of their intended participation in the National Championships. These requirements also apply to players that qualified as a Regional Flight Winner.

Scoring out of flight – during season

Tour flighting is based on a performance index system that groups together players of roughly similar skill level. The probability of an A or B Flight player scoring four strokes below his/her Tour Index is approximately 130 to 1. The same is true for a C or D Flight player scoring five strokes below his/her Tour Index.

To maintain the integrity of each flight, the Senior Amateur Tour Index Committee (comprised of the Tour President and 5 Local Tour Directors) will **only** review instances where members with an **unvalidated SAT Index*** (less than 8 SAT completed rounds within the past 2 years) return a score that indicates their actual playing performance exceeds that of their current flight. If this occurs the Local Tour Director will contact the National Office prior to awarding flight prizes and all information must be provided to the Committee at the time of the initial review. The Committee will then:

- examine circumstances related to the tournament, special course conditions, mitigating factors, previous flight movements as well as information provided to the Local Tour Director for the player's initial flight placement OR the player's return to the Tour after a 2-year absence
- determine if the player is disqualified from an event OR if the player may receive prizes (trophies, gift cards, etc.) as awarded
- consider both rounds of a 2-Day tournament prior to making a determination
- in the event of disqualification, determine the player's eligibility to earn points and if points are awarded to a disqualified player, these points are in *addition to* those earned by the rest of the field and will NOT alter the points of non-disqualified players
- share decisions with the player and his/her Local Tour Director and all Committee decisions are final

***Note:** completed rounds are **always** used to calculate the player's SAT Index and this policy is independent from the Handicap Committee's decision regarding disqualification. Players with a validated SAT Index are NOT subject to review by the Handicap Committee and flight changes resulting from the player's updated SAT Index will occur after tournament scores are posted.

Scoring out of flight – during National Championship

Players who compete in the SAT National Championship are subject to having their scores reviewed if they fall below the scoring out of flight guidelines. At the conclusion of each round, the National Championship Committee (comprised of the Tour President and five Local Tour Directors) will discuss

scoring issues. Players scoring out of flight will be formally evaluated after each day's scores have been posted. At that time, the player's Local Tour Director will advocate for the player, representing player history, past performance and other factors relating to the player's flight placement. Any player judged by the Committee and/or the Tour President to be misrepresenting their ability or manipulating their SAT Index such that their flight placement does not represent their actual ability, will be immediately disqualified. Outside of immediate disqualification, the Committee will reserve the right to make a final decision after all rounds have been completed. A Committee member will share the final decision with the player and his/her Local Tour Director. If a player is disqualified prior to the completion of the National Championship, he/she will not be refunded any portion of the tournament fee/side games.

CONSIDERATIONS BEFORE THE ROUND

Dress Code

The SAT will strictly enforce a tournament dress code with no exceptions as follows:

- allowed attire: collared shirts including mocks, dress/golf pants, golf shorts, shoes with soft spikes
- unaccepted attire: jeans, denims, jogging outfits, or sweatpants, shoes with metal spikes

Player Conduct

- The SAT will not tolerate: swearing, vulgar language, club throwing, alcohol or drug abuse, lack of golfing etiquette, improper use of golf carts, or other such behavior. Such conduct may result in tournament disqualification and suspension or expulsion from the Tour. Rules regarding music and/or the use of ear buds at local events are at the discretion of the Local Tour Director.

Non-Golfing Participants

Caddies are not permitted on Tour unless tournament course provides them in lieu of carts. If a course offers a caddy/fore-caddy as an option at a tournament, it is up to the player to utilize and pay for such services. If a course requires a caddy/fore-caddy to participate in the tournament, the player must adhere to the rules of the course and pay according to published Tour information. Under no circumstances may a player use a caddy that is not provided by the course.

Spectators are welcomed at SAT tournaments - however each course has different guidelines for spectators. It is not guaranteed the course will allow spectators. It is the responsibility of those who wish to follow the action to check with the tour director before the tournament to receive course instructions and spectator rules.

Devices

Range finders are accepted - but must have wind and slope variance options turned off.

Green reading devices of any kind are NOT permitted in SAT events. This includes Green Books and/or all types of Green Reading Apps.

GUEST POLICY

Each member is allowed to invite (and be paired with) a guest during any local 1-Day or 2-Day* tournament. We hope that you choose to invite potential new members to play with you throughout the season. We also welcome your guests that are in town for the weekend and want to play golf in an SAT event.

*Guest participation in 2-Day tournaments is at the discretion of the Local Tour Director, please check in advance with the host Tour Director.

Guest Guidelines:

- all guests must complete a [Join the Tour](#) form for the current season and submit handicap information prior to the tournament in the same manner as new members
- all guests must register and pay for the tournament following the same procedures as members
- guests are not eligible to participate in a regional tournament (listed on the official *Senior Amateur Tour* home page within the [Schedule](#) tab and within the [Regional Series](#) section later in this Guide)
- a player may only participate in one tournament as a guest; membership must be purchased prior to playing in a second SAT event
- guests may participate in the optional cash side games offered at an event, however:
 - guests are **not** eligible to win prizes or earn points in the standings for placing unless they join the Tour before the tournament is finalized and prizes are awarded
 - a guest may decide to join the Tour at the conclusion of their round by simply informing the Tour Director and immediately paying the membership fee at the course (this on-site membership process - completed online - enables the Local Tour Director to correctly submit the results to the National Office)
 - guests who participate and do not join in this manner will not be permitted to earn points for the event should they join later in the season
- the SAT Point Standings will only reflect paid Tour members (for example, if a guest finishes a tournament in third-place but does not join, the fourth-place paid Tour member would receive third-place points and prizes)

WEATHER GUIDELINES

Simply put, if the course allows us on the course, **we play**. Bad weather, in and of itself, is **not** a good reason for discontinuing play. However, per Rule 5.7.a, a player may discontinue play if he/she believes there is danger from lightning. In addition, if either the course or the Local Tour Director suspends play due to weather, all players must immediately mark their balls and cease playing until the Local Tour Director announces play may resume.

Any delays or cancellation of a tournament will be determined by the golf course and their staff in conjunction with the Tour Director.

If a course becomes unplayable during a tournament, the tournament may still be declared official if all players in a flight have played at least 9 holes no matter the combination.

If a weather shortened tournament is declared official:

- tournament results will be based solely upon the **same holes (or like holes) all players finish in each flight**
- ties for prizes will be determined in the following manner:
 - if players have the same score after reviewing each viable hole combination, the players will split both points and the prizes associated with the tied positions
 - in the event of a tie for first place, the Local Tour Director will speak to all affected players and appropriate course personnel to determine if tied players will wait until the course becomes playable to complete an on-the-course playoff **or** if the players will split the points/prizes
- players earn points in the standings for participating in an official tournament, however, since the round's results are not included in the player's SAT Index, it does fulfil the requirement for
 - qualifying for entry in the National Championship (see [National Championship Qualifications](#) section for details)
 - retreating after a flight promotion or downward flight movements prior to the National Championship (see [Flight Movement](#) section for details)

If a tournament is cancelled due to weather:

- a makeup date will be announced as soon as one is determined
- refunds will not be automatically issued, but rather will be applied to the scheduled makeup date or fall under the [Tournament Withdrawals and No Show](#) policies
 - the refund choice will be up to the player; however, it must be communicated by email to the Local Tour Director

TOURNAMENT PRIZES

At each tournament, a portion of the tournament fee will be placed into the flight player prize pool and will be awarded as follows:

- the amount of the portion differs for each tournament and is determined by the number of participants in each flight
- prize pools may vary on the day of the tournament from announced prizes due to late entries and withdrawals
- no single prize value shall exceed \$1,000 in accordance with the USGA Rules of Amateur Status
- **no cash prizes are allowed**
- **all prizes will be in the form of physical or online Gift Cards** including: Visa, Master Card, American Express, retail outlet, pro shop of the current tournament
- all prize payouts will appear on the website with the results

TOURNAMENT TROPHIES

At each tournament, the winner from each flight will receive a custom SAT award in the form of a crystal trophy, a plaque, or other unique award formats.

TOURNAMENT POLICIES

TOURNAMENT REGISTRATIONS / TEE TIMES

Only SAT members may participate in SAT tournaments across the country without restrictions. Guests are only permitted to play in accordance with the official guest policy contained within this manual. All participants must follow the same registration process.

Registration & Payment

All tournament registrations must be done via the SAT Local Tour website. The *Schedule* tab contains a registration link for every event. Registration considerations include:

- registration normally ends one week prior to the event (please adhere to the stated deadlines found on the Local Tour's registration requirements)
 - most courses utilize contracts stipulating one week as an acceptable window for the Tour Director to guarantee tee times
 - it is important to get entry fees into the system ASAP because the course contract often requires full payment one week in advance

We welcome your registration for all events as soon as possible. Members can register for all of the events they plan to play throughout the season at the same time they join the Tour and then pay the tournament fees before each deadline. Registration rules and details include:

- registration does not guarantee a spot in the tournament if a sellout occurs
- the only way to guarantee placement to the tournament is to pay for it
- all tournaments are open to SAT members at the same time, regardless of the player's Home Tour
- when the Local Tour Director receives your registration, your name will automatically appear on the waiting list portion of the event roster
- your paid status will be manually updated within 24 – 48 hours of receiving your payment and your name will be moved from the waiting list to the official who's playing list
- a *Roster List* for each tournament is available on the SAT website through the home page of the Local Tour hosting the tournament
 - access the *Schedule* tab
 - if your information is not correctly posted and it has been more than 48 hours, please reach out to the Local Tour Director via the *Contact Director* tab

Note: your registration helps Tour Directors anticipate/adjust player counts on an on-going basis.

Payment for an event secures your position in a tournament, however Members can withdraw after they have registered and paid for a tournament. To withdraw from a tournament, you have paid for:

- send an email to the Local Tour Director as soon as possible
- if your request was made within the event's stated guidelines, you will be removed from the roster and refunded according to the [Tournament Withdrawals and No Shows](#) section
- if you were accepted as a late entry (after the registration deadline) you are not automatically eligible for a refund and must consult with the Local Tour Director

Tee Times & Pairings

Tee times will be posted on the SAT website at least one day prior to all 1-Day events and can be accessed on the Local Tour home page at the *Tee Times – Pairings* tab. Pairings for the second day of a 2-Day tournament will be posted as soon as possible after the conclusion of the first round. Pairing requests for the second day of a 2-Day tournament will **not** be honored, as pairings are based upon scores from the first round.

We recommend:

- checking the website before going to the course in case there are last minute changes to pairings
- if you do not see your name on the pairings, please contact the Tour Director hosting the event via the information located on the *Contact Tour Director* tab

TOURNAMENT WITHDRAWALS AND NO SHOWS

To be entitled to a refund, the player must withdraw from the tournament before registration for the event closes or becomes sold out. Withdrawal rules include:

- if a player withdraws from a tournament hosted by his/her Home Tour **before the stated deadline**, the player has the choice of applying the payment towards another event hosted by the Local Tour or receiving a refund
- if the player chooses to apply the fee towards a future event, he must notify the Tour Director via email and the tournament fee will be held on account by the Local Tour Director
- all payments or balances remaining from unused tournament fees will be refunded to the player at the end of the season (no later than October 10th)
- credits may not be applied to future membership fees or carried over to future seasons
- if a player withdraws from an event that is not hosted by their Home Tour **before the stated deadline**, the host Tour Director will automatically refund the visiting player within one week of the tournament's conclusion (unless the player emails a request for the payment to be held on account pursuant to the same guidelines as a home Tour event)
- if a player withdraws from an event after the tournament has been listed as **"sold out"** on the *Schedule* tab of the SAT website, the player will only be eligible for a refund if a replacement player in the same flight may be obtained by the host Tour Director
 - sold out tournaments differ in this regard since numbers are locked in, prizes pools are finalized, and other players have been denied entry
 - this policy applies to all SAT tournaments and takes precedence over the originally stated registration deadline
- if a player withdraws from a tournament **after the registration deadline**, refunds are only available if the golf course does not charge the Local Tour for any players missing the event
 - most courses will charge the Tour based upon the headcount given a week in advance
 - the Tour Director will do all he/she can to try and issue a refund, but be aware, most of the time this is not possible and may not be determined until the tournament has been concluded
- if a player does not show for an event, no refund will be given, and the player's ability to play in future events may be revoked (based upon Local Tour Director's discretion)

TOURNAMENT CHECK IN

Players must personally check in at every SAT tournament with either the Tour Director or at the check in table (including the second day of a 2-Day event). We require that you check in at least 20 minutes before your assigned tee time. Failure to do so may result in a 2-stroke penalty.

Reminder: a player will not be allowed to participate unless a current season *Join the Tour* registration form has been completed.

The SAT Local Tour Director will provide the official **score card** and offer participation in **optional cash side games**. Check the official score card to verify that your flight is correct. Since flights are assigned via handicaps, it is important that we have your handicap on file correctly.

Some Tours provide additional optional cash side games. Tours may vary in the amount associated with each optional cash side game. All cash side games must be entered during the check-in process and **paid up-front** (2-Day events must be paid for in one payment during check-in process of the first round). Please check with the Local Tour Director for exact guidelines as slight variations may occur across the country. Optional cash side games include:

- flight skins – depending on the size of the overall field/specific flights, some flights may be combined (be sure to ask prior to entering)
- super skins
- closest to the pin

When checking in for a tournament, make sure you allow sufficient time to:

- perform your normal warm-up routine
- find your cart with your name on the cart sign and stow your gear
- listen to the Tour Director call on-deck the tee times as well as the players who should be on the tee
- be at the first tee ten minutes before your assigned time

Note: for shotgun starts, you must be in your cart in the marshaling area to hear the local course brief 20 minutes before the scheduled start.

TOURNAMENT TEE BOXES

All flights will be from a set of tees customized at each tournament. The following guidelines will be used for determining length:

- Championship Flight will play at 6,000 – 6,200 yards
- A Flight will play at 6,000 – 6,200 yards
- B Flight will play at 5,800 – 6,000 yards
- C Flight will play at 5,800 – 6,000 yards
- D Flight will play 5,600 – 5,800 yards
- Women will play from a tee box of the closest comparable slope rating to that of the men in the same flight (in the absence of a suitable tee box the Local Tour Director will choose or designate a tee box or tee box combination the equivalent of 85-90% of the men's distance in the same flight)

Note: These also will be the typical yardages that will be used for the National Tour Championship.

ON THE FIRST TEE

For all events, you will be provided an official score card/cards. As soon as you have it in hand, **before** players tee off, check your scorecard to verify all the player information is correct. If a piece of information is incorrect, clear it up with the Tour Director. If he/she is not immediately available, please advise your group and mark the problem on the scorecard so that adjustments can be made at the turn or at the end of the round (before you sign your card). Do not delay play to fix information that does not affect the conduct of your round (e.g., an incorrect handicap or wrong tee box is not a reason to hold up play if your group knows the correct tee box for your flight). However, information you cannot resolve that would cause you to play from the wrong tee box needs to be fixed before you start. Before play begins:

- exchange scorecards within your group
 - each player's score is kept by another player or official "marker" who must record hole-by-hole scores on the player's line (for reference the marker may keep his own unofficial score at the bottom or far side of the card and/or each player may keep a separate unofficial scorecard)
 - whenever possible, you should not be the marker for the player who is your marker; and should not be the marker for your cart-mate
 - identify who will be keeping the paper scorecard and who will be keeping the electronic scorecard – both methods are required at every tournament
- **Note: the paper score card is the official score.**
- the Director or starter will provide local course rules
 - local rules take precedence over Tour or USGA rules
 - these rules will also be available for review at least one day prior to the tournament and paper copies will be available at the course
- each player should identify his ball with a distinctive marking and show it to his playing partners
 - you must be able to positively identify that the ball you found is not one of the same brand and number that was lost by another player
 - if you cannot positively identify the ball as yours, then USGA rules deem your ball to be lost
 - when putting a new ball in play after a ball is lost or when a ball is used as a provisional, the new ball must be clearly distinguishable from the original ball
 - the "one-ball rule" is not required at any local/regional event – however, players should check with the host Tour Director for any tournament they visit to verify if the rule is used on any specific Local Tour tournament
- players may have a maximum of 14 clubs
- follow the starter's instructions for order of play (in the absence of a starter, start in the order listed on the scorecard)

DURING THE ROUND

Course Rules & Policies

To maintain a good relationship with our golf course contacts it is important for SAT members to observe course rules and policies which include but are not limited to:

- following course markings for keeping carts on paths and properly entering or exiting the fairway
- keeping golf carts away from greens and bunkers
- maintaining a proper pace of play (see section below for more details)

Scoring Procedures

To ensure fair and competitive play, the following scoring procedures should be followed:

- after each hole players should announce their score for the hole so that it can be properly recorded on both the paper scorecard and the electronic scorecard
- players should work together to solve any issues occurring on the course in an appropriate manner
- players should play 2 balls if there is a rules question and resolve any outstanding issues before turning in scorecards
- in the event there is an issue that interferes with the continuation of the tournament or there is an emergency on the course, immediately contact the Local Tour Director or his/her designee

Note regarding disagreement or uncertainty of the rules of golf:

Competitors doubtful of their rights or correct procedure during the play of a hole may play an alternate ball(s) under USGA Rule 20.1.c but must comply with all requirements of that rule. Before playing any ball, the player must announce that he will play 2 balls under Rule 20.1.c, which ball is being played under which rule, and state which ball he wishes to count if the rules permit. At the conclusion of the round or first opportunity, the Tour Director will make the final ruling. In any discrepancy of the rules, the SAT Tour Director will make all final decisions.

PACE OF PLAY

We want you to enjoy your round but for the sake of everyone's enjoyment, we need you to please stay in position. Slow play penalties will be assessed. Our goal is to play our round of golf in 4:30, and that means we need to play "Ready Golf" (which is simply defined as **hit when ready**). If you reach your ball and are ready to hit, when other members of your group are not yet prepared, then go ahead and hit. Keep in mind that in stroke play competition there are no penalties for playing out of turn under the Rules of Golf.

Additional Pace of Play Rules/Guidelines:

- players in **ALL FLIGHTS** are limited to carding a **maximum of triple bogey** on any one hole per the following triple bogey rules:
 - at any time on any hole if a player reaches triple bogey (including penalty strokes) and the ball is not holed out, the player **MUST** pick up his/her ball
 - the player will record a triple bogey as his/her score for the hole
 - the player will help the group finish the hole

- there is no limit to the number of triple bogies that can be carded in a round
- rangers will act as Tour officials and will warn slow groups and then report to the Tour Director
- times of each group will be noted after the first 9 holes
- if a 15-minute gap exists, the group is out of position and will only be warned 1 time
 - any messages sent through the online scoring system must be shared with the entire group as they also serve as official warnings
- all group members are expected to recognize the group is slow and take action to speed up the group
- the penalty for slow play is a 2-stroke penalty for each player in the entire group (per penalty assessment rules as stated on local rules sheet or in pre-tournament communications)
- repeat offenders may be asked to leave the Tour for the sake of all other players
- always play a provisional ball if you are unsure of the outcome of your ball and think it “may be” lost or OB (the new ball must be clearly distinguishable from the original ball)

AFTER THE ROUND / RETURNING SCORECARDS

Immediately after completing your round pull carts away from the final green so you do not obstruct upcoming players then review official scorecards with your playing partners. Turn in scorecards as quickly as possible, adhering to the following:

- players must resolve any rules issues that occurred on the course **before** turning in the official scorecard
 - locate and obtain a ruling from the Local Tour Director and/or host course professional
 - USGA rules for returning official scorecards will be imposed
- players are responsible for the correctness and proper return of their scorecard (although our tournaments utilize an online scoring system throughout the event, the paper scorecard serves as the official record, not the online system)
- scorecards must correctly record a number indicating the strokes taken on each hole with birdies and eagles circled (no other markings please)
- players are also responsible for verifying that the strokes taken on each hole recorded in the online system match up with the scorecard (finalize the online scoring results as quickly as possible)
- if a player submits a signed card with a lower score on a particular hole than the actual score made, the player will be disqualified from the tournament
 - it is crucial that all players come to agreement BEFORE the scorecard is submitted
 - the **paper scorecard is the official score** therefore a player in this situation will be disqualified from the tournament even if the online scoring system recorded the correct score on the hole
- players should review their hole-by-hole scores for correct recording and must sign to attest their score
- each scorecard requires at least 2 signatures; one by the marker and another by the player
- scorecards are considered final and submitted once given to scoring table with all signatures
- player failure to verify and sign their scorecard can be grounds for disqualification

Note: in the event there are any discrepancies between the paper scorecard and an online scoring

system, the online system will be adjusted to reflect the hole-by-hole recording on the paper scorecard.

TIEBREAKERS

All first-place ties (for all events) will be decided by sudden-death playoff on the course. If more than 2 people are tied for first, the playoff ends as soon as a first-place winner is determined. The playoff winner receives the trophy and the first-place prize.

The remaining participants' places **will always** be based solely upon the scorecard playoff format listed below.

- **1-Day event tiebreaking** for prize purposes outside of first-place (i.e., second, third, fourth, etc.), will be determined using the following [*USGA Matching Scorecards*](#) system:
 - back nine; best total of last 9 holes, last 6 holes, last 3 holes, and finally the 18th hole
 - if still tied, front nine; last 6 holes, last 3 holes, 9th hole
- **2-Day event tiebreaking** for prize purposes outside of first-place (i.e., second, third, fourth, etc.), will be determined in the following manner:
 - Day 2 total, Day 1 total, Day 2 back nine, Day 2 front nine, Day 1 back nine, Day 1 front nine
- if a winner is still not determined through the above processes, a tie will be declared and the prizes will be split between tied players
- if the round is less than 18 holes the tiebreaking will be made based on a discussion between the Local Tour Director and the Tour President

Note: the SAT Tour Director will always be the final decision on all Tour matters.

TOURNAMENT CONCLUSION

Once the final scores are tabulated and the trophy has been presented to the tournament champion, the tournament is considered final and closed. Results from each tournament may be found on the website within 2 days of the tournament's conclusion. Tournament recaps are also posted on the website after each event, consult your Local Tour Director for details on where and when to locate this information. Additional pictures are sometimes located on the official social media accounts of the Local Tour and are accessible by the links on their individual web pages.

POINTS SYSTEM / POINTS TRANSFERS

POINTS SYSTEM

The points system is a nationwide formula allowing golfers the fair opportunity to qualify for the National Tour Championship. The point system listed below is the only system in place for all tournaments and applies to every flight. In the event of a tie (outside of first-place), points are split evenly between all of the tied players (the points associated with each position are totaled and then divided according to the number of players). For example, if there was a two-way tie for third place, each player would receive 200 points ($225 + 175 = 400$ and $400/2 = 200$) and the Local Tour Director would determine how the prize pool is distributed.

Place	Non-Major Tournament	Major Tournament
1	450	900
2	275	550
3	225	450
4	175	350
5	165	330
6	155	310
7	145	290
8	135	270
9	125	250
10	115	230
11	100	200
12	90	180
13	85	170
14	80	160
15	75	150
16	70	140
17	65	130
18	60	120
19	55	110
20	50	100

For each finisher outside the top 20, deduct -2 points from the previous finish in non-major tournaments and -4 points in major tournaments. Continue deducting for each place until all golfers are accounted for in the standings.

POINTS TRANSFERS

SAT players will be **allowed to make up a maximum of 4 missed local points events** at any Tour Market around the country. Players can play and bring “away-points” to their Home Tour to replace missed local tournaments (either four 1-Day events **or** three 1-Day events plus one 2-Day event).

Please note the following guidelines:

- a 1-Day event may only be replaced by another 1-Day event and a 2-Day event may only be replaced by another 2-Day event that is not a regional tournament (explained in further detail later in this section)
- each established Local Tour will host a minimum of 10 tournaments and a newly established Tour will host a minimum of 8 tournaments between January – September
- members cannot accumulate points for more tournaments than the number of points events on their Home Tour (excluding any tournament in the [Regional Series](#))
- although points are not eligible to be assigned in the official standings until a player has missed an event, all points earned by playing on other Tours will automatically accrue throughout the season and be “banked” in the system
 - if a player accumulates points from any away Tour event(s) before his/her Home Tour’s season opener, those points will not show up in the player’s season point total, but will be banked
 - if a player misses an event(s) on their Home Tour, points will be taken from the bank (in order of dates played) and applied to the Points Standings as detailed in the [Transfer Guidelines](#)
 - this process will automatically occur based on the chronological order of the events played/events missed
- once members meet the number of home Tour events, they can still play on away Tours but cannot transfer any points to their Home Tour
 - Regional Series tournaments do not count as one of the host Tour’s scheduled events and may not be replaced with another tournament in the points standing
 - combo events with another Tour do count on both the host Tour and participating Tour’s scheduled events and may be replaced with another tournament in the points standing
- all make-up tournaments must be completed prior to the Local Tour’s final event so the season-ending standings/points may be finalized at the last local tournament
 - players can transfer in points if they miss the last local tournament or the last local 2-Day major; however, the replacement event must have been played prior to the start of the final local event
- all player accounts are monitored throughout the season and **points are adjusted** accordingly to correct errors that are inconsistent with Tour Manual guidelines
 - if a player does not see the appropriate points in the standings when the results are listed for a tournament, he/she should contact their Local Tour Director
 - all players’ points will be reviewed by the Local Tour Director and National Office prior to the National Championships to ensure accuracy and any errors will be rectified prior to the Local Tour’s final tournament

The following guidelines will apply to transfer of points for non-regional events outside of a player’s Home Tour:

- 80% of away points to their Local Tour points total if the flight contains 8 or more players

- 60% of away points to their Local Tour points total if the flight contains 5 to 7 players
- 40% of away points to their Local Tour points total if the flight contains 2 to 4 players
- if a player is the sole competitor in the tournament event, no points can be transferred

The following guidelines will apply to transfer of points for players moving to a new Tour during the season:

- 75% of the player's former Tour points are moved to the new Tour - however, additional points will be subtracted (if necessary) to ensure the player is not ranked higher than tied for 5th place in the new Tour's current flight points standings
- if any points are accumulated in the former Tour before the new Tour's season opener, those points will be banked and can be used (in order of tournaments played) **only** if events within the new Tour schedule are missed
- players may only transfer Tours 1 time during a season and the transfer must take place before August 1st (requests to transfer Tours must be made in writing via email to the Local Tour Director and the National Office)

REGIONAL SERIES/ NATIONAL CHAMPIONSHIP

REGIONAL SERIES

We developed the Regional Series to encourage members to share in the national camaraderie and competition throughout the year that is typically experienced during our end-of-season National Championship. Use of the One-Ball Rule at regional events is at the discretion of the host Tour Director. Music and earbuds will not be permitted during Regional Series tournaments.

The 2026 can be found [HERE](#).

All SAT players are eligible to receive points for up to **3** regional tournaments from across the country regardless of local schedule. Players may participate in as many regional events as they like; however, players may not earn points for more than **3** regional events. If a player chooses to play in more than 3 regional events, points will be given only for the 3 tournaments with the highest points awarded. Points for regional events will be awarded as events are played in chronological order. Points are immediately awarded in the standings (regardless of whether the Local Tour's season has begun). Any regional tournament that is shortened to a one day event will convert from the regional format to a 1 day "away" event and will be subject to the rules under the "Points Transfers" Section of the Tour Manual.

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NATIONAL CHAMPIONSHIP AT HILTON HEAD, SC. (10/22-23)

Qualifying:

Players finishing the season in the top 20 and ties of Local Tour's points standings race qualify for the National Championship. In addition, all flight winners from each of the Regional Series events will qualify for the National Tour Championship. The Senior Amateur Tour reserves the right to open the National Championship registration to additional members at any time.

All qualified players must be a current Golfweek Amateur Tour member and must have competed and returned valid scores for at least **4** tournament rounds during the 2026 season. Each day of a 2-Day event counts as a separate round. **Note:** if an entire flight in a tournament does not complete 18 holes (e.g., due to rain), the round is not counted as a completed round. The four-round minimum requirement applies to all members in flights A, B, C and D, including those that qualified as a Regional Flight Winner.

Registration opens for all qualified members in early September as described in paragraph one. Invitations will be sent from the National office. Registration will be exclusive to these eligible members for at least two weeks. After that time, registration for the National Championship may open to all Tour members with 4 tournament rounds in 2026.

Qualification does not guarantee a spot in the Tour Championship field. Each flight has a maximum field size. When the field is full, the flight will be shut down to additional players regardless of local point standings. No preference will be given to a player based upon their specific standing in the posts race. Spots will be awarded on a first-come, first-served basis until the flight is sold out, or October 4 (whichever occurs first).

All Players must pay the entry fee at the time of registration. Payments received by unqualified players will be immediately refunded. We must guarantee our numbers to the golf courses in the first week of October so no refunds will be given after October 4. Special circumstances will not apply because we have to pay the courses regardless.

Note: Members participating in the National Championship after moving down a flight, regardless of the date moved, must card 3 complete 18-hole rounds in the lower flight (after the retreat and prior to the National Championship) to be eligible to play in the lower flight in the National Championship. Weather-shortened events which are declared official tournaments do NOT count towards the 3 complete rounds required to participate in the lower flight during the National Championships (see Weather Guidelines section). Players that do not meet the stated 3-round requirement may either participate in the National Championship as a member of the higher flight or elect to forgo the National Championship and remain in the lower flight. No player will be permitted to retreat flights after August 15th for any reason (including participation in a local, combo, or regional/national event) regardless of their intended participation in the National Championships. These requirements also apply to players that qualified as a Regional Flight Winner.

National Championship - Scoring out of flight:

Players who compete in the SAT National Championship are subject to having their scores reviewed if they fall below the scoring out of flight guidelines. At the conclusion of each round, the National Championship Committee (comprised of the Tour President and 5 Local Tour Directors) will discuss scoring issues. Players scoring out of flight will be formally evaluated after each day's scores have been posted. At that time, the player's Local Tour Director will advocate for the player, representing player history, past performance and other factors relating to the player's flight placement. Any player judged by the Committee and/or the Tour President to be misrepresenting their ability or manipulating their SAT Index such that their flight placement does not represent their actual ability, will be immediately disqualified. Outside of immediate disqualification, the Committee will reserve the right to make a final decision after all rounds have been completed. A Committee member will share the final decision with the player and his/her Local Tour Director. If a player is disqualified prior to the completion of the National Championship, he/she will not be refunded any portion of the tournament fee/side games.

Tiebreakers:

All first-place ties will be decided by sudden-death playoff on the course. For all other ties will be determined in the following manner: Day 2 total, Day 1 total, Day 2 back nine, Day 2 front nine, Day 1 back nine, Day 1 front nine. If a winner is still not determined through the above process, a tie will be declared and the prizes will be split between tied players.

Team Cup Competition:

To be represented as a team in the National Championship Team Cup Competition, a Local Tour team consists of at least 2 players in each flight. (Exceptions may be made when a Local Tour has only one player in the flight. In this case, the single player's score may be counted twice.) The Team Cup score is calculated from the best two scores from each flight each day. All 5 flights then are added up from both days for an overall total winning Tour Market.

2026 National Championship Specific Rules:

- one-ball rule is in play the entire tournament (one-ball rule details will be emailed to all entered players before the tournament begins)
- range finders are accepted - but must have wind and slope variance options turned off
- caddies are **not** allowed
- green reading devices are **not** allowed
- **all** players must sign their respective scorecards each day
- music and earbuds will not be permitted during Tour Championship tournaments
- the triple bogey rule is in effect for **ALL FLIGHTS**

2026 NATIONAL CHAMPIONSHIP ITINERARY*

TUESDAY OCT. 20th TOURNAMENT REGISTRATION NIGHT & SKINS GAME

1:00 pm *Skins Game at Arthur Hills in Palmetto Dunes*

11:00-5:00 pm *Registration and Welcome Party at the Arthur Hills in Palmetto Dunes*

WEDNESDAY OCT. 21st ROUND ONE

7:00-8:00 am *Tournament check in for all flights and player warm-up at assigned courses*

ALL FLIGHTS HAVE 8:30 AM or 9:00 AM SHOTGUN START!!!!

2:30-4:30 pm *Scoring from Round One and lunch for all players at The Arthur Hills GC main scoreboard at Palmetto Dunes*

Pairings for Round Two will be posted Wednesday evening at www.senioramateurgolftour.net

Note: All pairings will be assigned by scores from the first round.

THURSDAY OCT. 22nd ROUND TWO

7:00-8:00am *Player sign in and warm-up at assigned course*

ALL FLIGHTS HAVE AN 8:30 AM or 9:00 AM SHOTGUN START!!!!

2:30-4:30pm *Final scoring and lunch for all players at the main scoreboard at Arthur Hills at Palmetto Dunes.*

4:00-5:00 pm *Closing Ceremony and Awards Presentation* for all winners including the Team Trophy, currently held by the Central North Carolina Tour. Edwin Watts 2-person challenge will also be awarded. Winning team pictures taken, and Edwin Watts gift cards given to the top 5 teams.

***National Championship schedule subject to change**

EXHIBIT 1: Assumption of Risk & Release from Liability Form

(as it appears on SAT website [Join Now](#) section)

Agreement

By checking "agree" below or by paying, registering and playing in a Senior Amateur Tour tournament:

I understand and agree all individual tournament fees are paid directly to the local Tournament Director and solely the responsibility of the local Tournament Director. Accordingly, any requests for refunds for any tournaments must be made directly to the local Tournament Director and I waive all claims for refunds, prizes, and side game winnings against Mac Golf LLC, the Senior Amateur Golf Tour or company officers.

I understand and agree that while on the premises of a Senior Amateur Tour tournament, I, and any guest, relative or anyone else affiliated with me, shall be present at their own risk and that Mac Golf LLC, the Senior Amateur Golf Tour, sponsors, host course, owners, company officers, employees or volunteers shall not be liable for any claims for injuries or damages whatsoever to person or property of the participant or related person arising out of or in connection with the participation in the tournament or presence at the tournament.

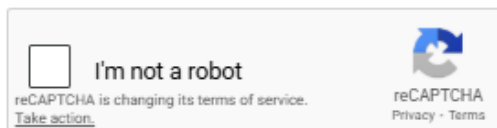
I agree to indemnify and hold harmless the Senior Amateur Golf Tour, Mac Golf LLC, sponsors, host course, owners, company officers, employees, or volunteers from all claims by or liability for any loss or injury related to my attendance or participation in any Senior Amateur Tour sanctioned event.

I am hereby indicating that when registering for a Senior Amateur Tour event, I have read and understand the Tour Manual and all information pertaining to tournament prizes and all rules and instructions contained herein.

I understand and agree that if I am unable to participate, I may be responsible for the tournament entry fees. I also understand that annual memberships are not refundable after participating in an event and are not refundable after 30 days regardless of participation.

I grant permission to the Senior Amateur Tour and related entities to use or authorize others to use any photographs, motion pictures, recordings, or any other record of my participation in this event or related activities for any legitimate purpose without remuneration.

☐ I Agree



After submitting this form, you will be directed to the payment page. Please have your payment method ready. Thank you!

Submit