Handicaps are based only on scores in U-HACK outings! New players can use a USGA handicap for their first outing. They will play with a U-HACK handicap in their second outing. New players without a USGA handicap will be assigned an estimated handicap, but this estimated handicap will be subject to adjustment using the Peoria System in the player's first two tournaments. The adjustment will be made after the round if the player finishes 3 or more net under par. They will play with a U-HACK handicap in their third outing. Men will have a maximum handicap of 36 and women will have a maximum handicap of 48.

A player's average gross scores from their last 5 U-HACK outings, minus the high score, will determine their handicap. The total gross for the 4 scores is averaged and 72 is subtracted from the average to determine the U-HACK handicap. For players with only 4 U-HACK gross scores, the formula is the same as above except the average is based on their 3 lowest scores. For players with only 3 U-HACK gross scores, the highest gross score is not used. The two remaining gross scores are averaged and 72 is subtracted. For players with 2 U-HACK gross scores, the highest score is not used. The remaining gross score minus 72 is the player's handicap for their third U-HACK outing -OR- an equitable handicap can be assigned.

Click HERE to download the latest Excel handicap spreadsheet.