Beginning Farmer Operating Loan Guide

A guide to farm operating loans. It helps beginning farmers learn what operating credit may cover and the records to prepare before meeting a lender.

Farm / unit: _____ Date: _____ By: _____

1. Learn how operating loans work
2. Review FSA and private options
3. Check eligibility
4. Estimate operating costs
5. Prepare a cash flow plan
6. Gather financial records
7. Gather farm experience information
8. Complete the application
9. Track the decision

YOUR NOTES

TIP Compare options from FSA and a private lender before choosing an operating loan.

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