Beginning Farmer Loan Program Guide

A guide to finding and using loan programs for beginning farmers, including where to ask and what to prepare. For people starting out or in their early years of farming.

Farm / unit: _____ Date: _____ By: _____

1. Confirm how programs define a beginning farmer
2. Contact the local FSA office
3. Review available loan types
4. Compare with lender and Farm Credit options
5. Build a business plan
6. Prepare financial statements
7. Look into training or mentor programs
8. Submit the application
9. Follow up and keep records

YOUR NOTES

TIP Ask the program office about eligibility and current terms, since rules change. Start the conversation early in your planning.