Operating Loan Worksheet

A worksheet for planning an operating loan, matching borrowed money to the inputs and costs it will cover. Producers use it to estimate how much to request and when to repay.

Farm / unit: _____ Date: _____ By: _____

Operating plan for the season _____

Costs to be financed _____

Expected sales and timing _____

Amount requested from lender _____

Lender and loan type _____

Collateral you can offer _____

Planned draw dates _____

Planned repayment dates _____

Repayment source and backup plan _____

NOTES / CALCULATIONS

TIP Size the loan to your cash flow budget, not just to the largest figure the lender will approve. Confirm terms in writing.