



Ag Loan Program

The Ag Loan Program is designed to help young people in 4-H and FFA finance their market animal projects. They will learn how to borrow money, spend it responsibly, pay it back on time, and best of all earn a credit score for the future. This program is 0% interest, so it doesn't cost you anything!



We will need the following items to complete and process your Ag Loan:

- **Student Business Plan & Budget**
- **Application**
- **Proof of Household income (most recent paystub or if self employed most recent tax return)**

Instructions— On the application the student will be the applicant and the parent will be the co-signor. Please remember to fill out all of the information and remember to sign the application.

You can return the Application, Business Plan & Budget and Proof of income to Rebecca at rnystrom@comfirstcu.org or you can fax it at **707-546-0529**.

If you have any questions about the Ag Loan Program please call Rebecca at **707-543-2654**.



Ag Loan Program

Project Information



Student Name _____

Student Address _____

Student Phone # _____

Parent/Co-Signer Phone # _____

Student Email _____

Parent/Co-Signor Email _____

Type of Market Project _____

4-H Club / FFA Chapter _____

By signing below I am aware that the information on this Business Plan and Budget are true to the best of my knowledge. If there are any changes that happen that would change my business plan, I will let Community First Credit Union know as soon as possible.

Student Signature _____ Date _____

As the 4-H Leader or FFA Advisor, I am aware that this student is participating in a livestock market animal project. I am aware that the information given on this Business Plan is correct and true and if there are any changes I will be sure to let the Credit Union know.

Leader/ Advisory Signature _____ Date _____

Any questions regarding the Ag Loan Program please feel free to call Rebecca at **707-543-2654** or email at **rnystrom@comfirstcu.org**



Ag Loan Program

Business Plan & Budget

A "business plan" is a set of goals and how you plan to reach those goals. When you fill out this form think about your project and how you will reach your goals. You can use your record book to help you fill out your business plan and your budget.

What is your project? What type of market animal are you raising?

How will you manage your project? How will you take care of your project?

How do you plan to pay back your loan?

What do you plan to do with your profit from your project?

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Business Plan & Budget

A "budget" is simply a plan for saving and spending. While filling out this budget you are simply creating your plan for how you will be spending your money. When you fill out this budget think about how much money you will be spending and be realistic with the amounts. Don't forget to include items that may not have to pay for now but will later like fair entry fees and medication. If you aren't sure how much to put down, make an educated guess. You don't have to be exact because this is a plan for how you will be spending.

| Estimated Income | Amount |
|-------------------------------------|--------|
| lbs. X per lbs. = | |

| Estimated Expenses | Amount |
|---------------------------------|-----------|
| | |
| | |
| | |
| | |
| | |
| | |
| Total Estimated Expenses | \$ |

| | | | | | |
|-------------------------|---|--|---------------------------|---|-------------------------|
| Estimated Income | | | Estimated Expenses | | Estimated Profit |
| | - | | | = | |

By taking the estimated income of your project and subtracting the total estimated expenses you will have your estimated profit for your project. Feel free to make adjustments if needed and remember that your goal is to make enough profit for you to pay your loan back and save money for next year!



PO BOX 6004
Santa Rosa, CA 95406
707-546-6000

Amount Requested \$ _____

Purpose _____

Applicant

Name

Social Security Number

Mothers Maiden Name

Account Number

Email Address

Birth Date

Cell Phone #

Home Phone #

Present Address (Street, City, State, Zip)

Co-Applicant

Name

Social Security Number

Mothers Maiden Name

Account Number

Drivers License Number/ State

Email Address

Birth Date

Cell Phone #

Present Address (Street, City, State, Zip)

☐ Own

Years at the Address

☐ Rent

Mortgage/ Rent Owed to:

Monthly Mortgage/ Rent Payment

\$

☐ Married

☐ Separated

☐ Unmarried

Employment/ Income

Start Date

Name of Employer

Employment Income

Additional Income

\$ _____ per _____ \$ _____ per _____

- ✓ Don't forget to include a copy of your most recent paystub from you and your spouse (we use household income)
- ✓ Be sure to include the best contact number to reach you during the day, whether that is home, work, or cell phone.
- ✓ Remember to include applicants SSN, we cannot process without it.

Signatures

You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with the application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan application made to federal credit unions or state chartered credit unions insured by NCUA.

X

Applicant Signature

Date

X

Co-Applicant Signature

Date

