

FARM AND RANCH BUSINESS HEALTH ASSESSMENT

OVERVIEW AND INSTRUCTIONS

There are nine separate sections covering different aspects of farm and ranch business health. Each question has a number of answer choices, and each answer choice has either a number or a letter. For any question with a numbered answer enter the number in the “score” column. For any question with a lettered answer enter the letter in the “score” column. Each section has a score, and the assessment as a whole has a score.

The sections and their purposes are as follows:

A. BUSINESS FORMATION

This section is to determine the legal form of the business.

B. LAND

This section is to determine the relationship between the business and the land where the business is conducted and to identify potential legal or regulatory issues associated with the land.

C. ACCOUNTING

This section is to determine the sufficiency of the bookkeeping or accounting system.

D. TAXATION

This section is to determine the sufficiency of knowledge and professional support related to income taxes.

E. LABOR AND CONTRACTORS

This section is to identify possible issues associated with labor or contractors.

F. PRODUCTION AND MARKETING

This section is primarily to gather data about the nature of the operation, but also gathers information that may indicate additional regulatory compliance issues.

G. CREDIT

This section assess credit readiness.

H. BUSINESS PLAN, INSURANCE, ENERGY, OTHER

This section addresses other business issues.

I. PERSONAL INFORMATION

This section gathers personal contact information, demographic data and assesses learning preferences.

FOR FARMERS AND RANCHERS

How should I use this assessment and what does my score mean?

For farmers or ranchers the score indicates the current level of knowledge or skill or business health and indicates the next steps to take to improve business management knowledge or overall business health. You can use your score to set goals for the particular improvements you want to make in your farm or ranch business management knowledge.

You may notice in each section that some questions have a footnote. This footnote corresponds to instructions and additional resources at the end of the assessment. Some questions indicate a high level of importance that you take steps to get more information on a particular subject. Other questions simply guide you to more information.

We know that it is not always easy to find more information on these topics, and we recognize that you may be frustrated by a lack of resources. Our goal is to continue to build out a suite of resources to support this assessment and to continue to work with farm and ranch educators across the country to create a strong network of knowledgeable resource providers.

FOR FARMER AND RANCHER EDUCATORS

How should we use this assessment and what does a score mean?

This assessment can be used to guide curriculum development, to assess learning achieved in your program, to indicate the learning goals your program participants should have upon exiting your program, and to guide program graduates to additional resources to help them continue their learning once they leave the program.

We recognize that not every program covers every subject which is why each section may be scored separately, however we strongly encourage you to introduce your program participants to each and every section so they are aware of other areas of farm and ranch management that might not be covered by your program.

We do not have enough data on scores to make comparative statements. We hope to secure additional funding to conduct enough assessments to gather baseline data about average scores for farms and ranches at various stages of development.

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Author: Poppy Davis, October, 2017

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The Business Health Assessment and all related fact sheets are available on the Resources section of the California FarmLink website www.CaliforniaFarmLink.org



BUSINESS FORMATION					
A	Issue: How well does the farmer/rancher understand limited and unlimited liability and business entity types? Issue: For entities with multiple owners, has the entity been properly formed and capitalized? Issue: Does the governing agreement address critical issues?				
				SCORE	DATA
A.1.0	Who owns your business?	☐ 1 = I own it by myself ☐ 2 = I own it with my spouse ☐ 3 = I own it with other family members ☐ 4 = I own it with other people to whom I am not related by blood or marriage ☐ 5 = It is my parents, but I... ☐ STOP = It is a non-profit			
A.1.1	If answered #2: Do you and your spouse file taxes as a partnership?	☐ 0 = No ☐ 2 = Yes			
A.1.2	If answered #3, #4 or #5: Do you have a written partnership or operating agreement? 1	☐ 0 = No ☐ 2 = Yes			
A.1.3	Do you plan to make a written partnership or operating agreement? 2	☐ 0 = No ☐ 1 = Maybe ☐ 3 = Yes but need help ☐ 4 = Yes, totally under control			
A.2.0	Have you formed an S-corporation or an LLC to own your business?	☐ 4 = Yes and skip to A.5.0 ☐ 0 = No			
A.2.1	For No ask: Do you understand why forming a corporation will protect you and your family? 3	☐ 0 = No ☐ 2 = Sort of ☐ 3 = Yes			
A.3.0	Do you understand that if you are a sole proprietorship or a partnership you have unlimited personal liability for debts or lawsuits against the business? 4	☐ 0 = No idea/have not heard of this ☐ 1 = I've heard of this, but don't understand it ☐ 2 = I understand a little ☐ 3 = I understand, but I don't know how to act on my knowledge ☐ 4 = I understand and am acting on my knowledge (i.e. already incorporated, or process started)			
A.4.0	Do you understand that if you form a corporation for your business you can limit your personal liability for debts or lawsuits against the business?	☐ 0 = No idea/have not heard of this ☐ 1 = I've heard of this, but don't understand it ☐ 2 = I understand a little ☐ 3 = I understand, but I don't know how to act on my knowledge ☐ 4 = I understand and am acting on my knowledge (i.e. already incorporated, or process started)			
A.5.0	Did someone help you to create an opening balance sheet for your business?	☐ 0 = No ☐ 1 = Yes, and continue			
A.5.1	Was that person a Certified Public Accountant (CPA) or working directly for a CPA, or was it a book-keeper not associated with a CPA? Or someone other? Or do not know/not sure? 5	☐ 4 = CPA or CPA's bookkeeper ☐ 3 = unaffiliated bookkeeper ☐ 2 = other ☐ 2 = Don't know/not sure			
A.5.2	Do you have records to show that each of the owners contributed assets equal to their percentage ownership? 6	☐ 0 = No ☐ 2 = Yes			
A.5.3	When you formed your partnership or corporation did any owner contribute non-cash assets? 7	☐ 0 = No ☐ 2 = Yes ☐ 1 = Don't know			

			SCORE	DATA
A.5.4	For yes ask: Did you value the assets at fair market value on the date of contribution?	☐ 4 = Yes ☐ 1 = No, or do not know		
A.5.5	When you formed your partnership or corporation did any owner contribute labor or a note payable instead of cash or assets? 8	☐ 2 = Yes ☐ 0 = No or do not know		
A.6.0	Do you know how to track money or other assets such as equipment you put into your business? 9	☐ 0 = No idea ☐ 1 = I've been sort of wondering about this ☐ 2 = I understand a little but don't know what to do ☐ 3 = Some one showed me or set up a process for me to follow, but I don't understand it ☐ 4 = I understand it and I am 100% confident it is all correct in my accounting system and I can keep it that way over time		
A.7.0	Did a CPA or an attorney help you with your written partnership or corporation agreement? 10	☐ 4 = Yes ☐ 0 = No		
A.7.1	Does your agreement state that owners will be paid a salary based on hours worked? 11	☐ 1 = No ☐ 3 = Yes		
A.7.2	Does your agreement limit owner's ability to contribute additional funds to the business or incur expenses on behalf of the business? 12	☐ 1 = No ☐ 3 = Yes		
A.7.3	Does your agreement specify under what circumstances an owner may take cash from the business? 13	☐ 1 = No ☐ 3 = Yes		
A.7.4	Does your agreement specify under what circumstances an owner must contribute additional cash to the business? 13	☐ 1 = No ☐ 3 = Yes		
A.7.5	Does your agreement limit the amount of cash an owner or an owner's spouse can take out of the business in the event of death, injury, divorce or other change of circumstance? 13	☐ 0 = No ☐ 4 = Yes		
A.8.0	How well would you say you understand guaranteed payments, additional contributions, and planning for an owner to exit? 13	☐ 0 = No idea ☐ 1 = I've been sort of wondering about this ☐ 2 = I understand a little but don't know what to do ☐ 3 = We set one of these things up, but I don't understand it ☐ 4 = I understand it and I am 100% confident that these issues have been adequately addressed in my agreement		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	A.1.2			For 2 get copy of partnership agreement.
2	A.1.3	Make a plan to consider getting a written partnership agreement or creating an S Corporation.	A.1. Forming a Farm or Ranch and Limiting Personal Liability	
3	A.2.1			For 4 get copy of agreement.
4	A.3.0	For 0-3, Make a plan to get re information	A.1. Forming a Farm or Ranch and Limiting Personal Liability	
5	A.5.1			For 4 get copy of historic be sheets or past three years.
6	A.5.2	Make a plan to have a CPA review the initial capitalization of the business.	A.1. Forming a Farm or Ranch and Limiting Personal Liability	
7	A.5.3	If no then make a plan to have a CPA review the initial capitalization of te business.		
8	A.5.5	See a CPA for any agreement with a note payable to the company or with sweat equity.		
9	A.6.0	For 0-3, Make a plan to get re information	A.1. Forming a Farm or Ranch and Limiting Personal Liability	
10	A.8.0	For 0 Make a plan to have a attorney review.	A.1. Forming a Farm or Ranch and Limiting Personal Liability	
11	A.7.1	For 0 may need referral to an attorney		For 4 get copy of agreement.
12	A.7.2	For 0 or 1 may need referral to a attorney	Fact Sheet Key: A.1. Forming a Farm or Ranch Business and Limiting Personal Liability	
13	A.7.3	For 0 or 1 may need referral to a attorney	Fact Sheet Key: A.1. Forming a Farm or Ranch Business and Limiting Personal Liability	
14	A.7.4	For 0 or 1 may need referral to a attorney	Fact Sheet Key: A.1. Forming a Farm or Ranch Business and Limiting Personal Liability	
15	A.7.5	For 0 or 1 may need referral to a attorney	Fact Sheet Key: A.1. Forming a Farm or Ranch Business and Limiting Personal Liability	
16	A.8.0	For 0-3, Make a plan to get re information.	A.1. Forming a Farm or Ranch and Limiting Personal Liability	

LAND					
B	Issue: Does the farmer/rancher have secure land tenure? Issue: If the farmer/rancher seeks land does s/he understand what to look for and why? Issue: If the farmer/rancher owns land does s/he understand how and why to keep it separate from the business? Issue: If the farmer/rancher has secure land tenure does s/he understand tax implications of improvements and USDA programs?				
				SCORE	DATA
B.1.0	Do you own any of the land you farm? 1	☐ 0 = No ☐ 1 = Yes			
B.1.1	If yes then review entity type. For a partnership or a corporation ask: Does the farming entity pay rent to the landowner?	☐ 0 = No ☐ 2 = Sometimes ☐ 4 = Yes			
B.1.2	If yes then ask if the land is subject to a mortgage or owner financing? 2	☐ 0 = No ☐ 2 = Yes, and skip to B.2.0 if in California, otherwise continue			
B.1.3	Outside of CA ask mortgage or a purchase contract?	☐ 3 = Purchase Contract ☐ 4 = Mortgage			
B.2.0	Do you cash lease or crop share any of the land you farm?? 3	☐ 0 = No, and skip to B.3.0 ☐ 1 = No rent paid (some sort of agreement) ☐ 2 = Yes, rent paid (cash or crop share)			
B.2.1	Is your agreement in writing?	☐ 4 = Yes, and go to 2.3 ☐ 0 = No and continue to 2.2			
B.2.2	Do you have a plan to get a written lease or crop share agreement?	☐ 0 = No ☐ 2 = Intend to but need help ☐ 3 = We are working on it			
B.2.3	Do you have an agreement about leasing to own, or right of first refusal, or some other agreement about purchasing the land? 4	☐ 1 = No ☐ 2 = Yes			
B.3.0	Do you plan to purchase land to farm in the next 5 years?	☐ 0 = No ☐ 1 = maybe ☐ 2 = Yes			
B.4.0	Do you plan to lease new or additional land to farm in the next 5 years?	☐ 0 = No ☐ 1 = Maybe ☐ 2 = Yes			
B.5.0	How many acres total do you own and/or lease?	Do not record			
B.5.1	Of these acres, how many are used in your farm or ranch operation? 5	# of acres			

			SCORE	DATA
B.6.0	Are you registered as a business with the County Property Tax Assessor? (For paying county property taxes on your farm equipment, this is different from property taxes on the land itself.) 6	☐ 0 = No or I don't know ☐ 4 = Yes ☐ 1 = I don't have any equipment		
B.7.0	If you are not in a rural or agricultural area have you confirmed that your business activities are not violating any local zoning ordinances? 7	☐ 0 = No or I don't know ☐ 4 = Yes		
B.8.0	What is your source of water for farming?	☐ a=City ☐ b= Well ☐ c= River ☐ d= Irrigation District ☐ e=Pond(s) ☐ f= other		
B.8.1	For leased land ask: Is the maintenance of the well and pump addressed in your lease? 8	☐ 0 = No or I don't know ☐ 4 = Yes		
B.8.2	For yes ask: Whose responsibility is it to fix the well or pump?	☐ 1 = Mine ☐ 2 = Mixed ☐ 3 = Owner's		
B.9.0	Where does excess water drain from your fields? 9	☐ 0 = I don't know ☐ 2 = Any other apparently correct answer that shows they know where it goes: City sewer, drainage ditch, natural drainage on property, b creek, river etc.		
B.9.1	Are you aware of regulations about irrigation runoff?	☐ 0 = No ☐ 1 = A little ☐ 2 = I don't think it applies to me ☐ 3 = I need help understanding this or acting on this information ☐ 4 = I am 100% sure I am informed and engaged and in compliance		
B.10.0	Do you plan to clear any hillside or riparian vegetation or to grade or level on a hillside or near a riparian area?	☐ 0 = No or N/A and go to B.11 ☐ 1 = Maybe ☐ 2 = Yes For 1 or 2 continue		
B.10.1	In California: Are you aware this may require a permit from the County and the California Department of Fish and Game? Other states see state law. 10	☐ 0 = No ☐ 1 = A little ☐ 2 = I don't think it applies to me ☐ 3 = I need help understanding this or acting on this information ☐ 4 = I am 100% sure I am informed and engaged and in compliance		
B.11.0	For landowners only: What improvements were on the land when you bought it? Ag buildings? Fences? Permanent crops? Irrigation?	☐ Go to B.12 otherwise do not record response but continue to B.11.3		
B.11.1	Did you have a farm appraisal done when you bought the farm? (An appraisal by a certified farm appraiser that assigns value to agricultural assets and to the acreage taking into account soil quality.) 11	☐ 0 = No ☐ 4 = Yes		
B.11.2	Did your CPA record the farm assets on your farm tax return and take appropriate depreciation in the year you bought the farm?	☐ 0 = No ☐ 4 = Yes ☐ 1 = I haven't started farming yet or I'm just a hobby right now		

			SCORE	DATA
B.11.3	<i>If you call your current farming or ranching activities a “hobby” do you know and understand the tax definition of “hobby” and how this changes your taxes? 12</i>	☐ 0 = No ☐ 2 = Yes		
B.11.4	<i>If you are in the “start up” phase of farming are you keeping track of your expenses so you can deduct them once you start farming? 13</i>	☐ 0 = No ☐ 4 = Yes		
B.12.0	Do you plan to plant permanent crops such as nut-trees or fruit-bearing bushes, vines, or trees?	☐ Yes or maybe = continue ☐ No = Go to B.13		
B.12.1	<i>Are you aware of the tax rules for capitalizing pre-productive costs on permanent crops? 14</i>	☐ 0 = No ☐ 2 = Sort of ☐ 4 = Yes I have discussed this with a CPA		
B.13.0	If you have livestock, do you plan to add fencing?	☐ Yes = continue ☐ No = Go to B.14		
B.13.1	<i>Are you aware that the EQIP program can assist with these expenses? 15</i>	☐ 0 = No ☐ 2 = sort of ☐ 3 = Yes I would like help applying ☐ 4 = Yes and I have applied		
B.14.0	Are there riparian or other ecologically sensitive areas on or adjacent to your land?	☐ Yes = continue ☐ No = Go to B.12		
B.14.1	<i>Are you aware that the EQIP program can assist with conservation projects? 16</i>	☐ 0 = No ☐ 2 = Sort of ☐ 3 = Yes I would like help applying ☐ 4 = Yes and I have applied		
B.15.0	For land owners only: Is there a conservation easement on your land?	☐ 0 = No and go to B.15.2 ☐ 1 = Yes and go to B.15.1 then skip B.15.2 and go to next section		
B.15.1	<i>Do you understand the importance of meeting annually with a compliance officer from the organization that holds your easement? 17</i>	☐ 0 = No, not at all ☐ 2 = They do not contact me ☐ 4 = Yes, they visit once a year		
B.15.2	<i>Are you interested in learning about placing a conservation easement on your land? 18</i>	☐ 0 = No ☐ 1 = Yes		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	B.1.0		L.1 and Land Tenure Guide	
2	B.1.2	For 3 see state law		For 2 get a copy of mortgage or purchase contract if land to be used as collateral.
3	B.2.0	For 0-2, Make a plan to get to with the lease	L.1 and Land Tenure Guide	For 4 get a copy of the lease.
4	B.2.3	If YES - FLAG FOR FOLLOW UP-These agreements may be unenforceable and may cause tax problems		
5	B.5.1	# of acres in farming/ranching		
6	B.6.0	Refer to web site for County Tax Assessor		
7	B.7.0	Refer to City or County web site		Verify independently.
8	B.8.1	Address planning for major unexpected expenses in Section I		Farmlink: Capture response to verify water source by inspection.
9	B.9.0	Refer to NRCS, NCAT or RCD for technical assistance	B.1 Environmental Regulation of Agriculture	Farmlink: Capture and verify drainage by inspection.
10	B.10.1	Refer to NRCS, NCAT or RCD for technical assistance	B.1 Environmental Regulation of Agriculture	
11	B.11.1	For 0 make a plan to meet with a CPA		
12	B.11.3	Fact Sheet T.4 is not yet funded. Refer to RuralTax.org and IRS Pub 225	T.4 Hobby Loss Rules and Farm Business Plans - not yet funded	
13	B.11.4	For 0 See Section D	T.1 Farm Taxes	
14	B.12.1	For 0 or 2 make a plan to refer to a CPA. Fact Sheet T.2 is not yet funded. Refer to RuralTax.org and IRS Pub 225	T.2 Self-constructed assets - not yet funded	If permanent crops are planned, verify relationship with knowledgeable CPA
15	B.13.1	For 0-3 give make a plan to visit NRCS and see section D		
16	B.14.1	For 0-3 make a plan to visit NRCS see section D. Fact Sheet T.3 is not yet funded. Refer to RuralTax.org and IRS Pub 225	T.3 Tax Treatment of Conservation Expenses - not yet funded	
17	B.15.1	For 0-2 refer to RCD or Cal Assn of Land Trusts	http://carcd.org/conservation_ease-ments_guide0.aspx	
18	B.15.2	For 1 refer to RCD or Cal Association of Land Trusts	http://carcd.org/conservation_ease-ments_guide0.aspx	

ACCOUNTING					
C	Issue: Ensure the farmer/rancher has an adequate double-entry accounting system sufficient for tax and managerial accounting. Issue: Ensure the farmer/rancher understands how to manage from a balance sheet perspective.				
				SCORE	DATA
C.1.0	Do you have a separate checking account for your business?	☐ 4 = Yes, and go to C.2 ☐ 0 = No, and continue to C.1.2			
C.1.1	For no: Do you understand why this is important?	☐ 0 = No ☐ 1 = Sort of ☐ 2 = Yes, I just have not done it yet			
C.2.0	Do you use QuickBooks?	☐ 3 = Yes and skip to 2.3 ☐ No, go to 2.2			
C.2.1	Do you use a different computerized general ledger program?	☐ 0 = No and skip to C.2.5 ☐ 1 = Yes, Excel and skip to next section ☐ 3 = Yes, Other (Peachtree, SAGE, Quicken, etc.,)			
C.2.2	Does it generate a balance sheet?	☐ 4 = Yes ☐ 2 = No or I do not know			
C.2.3	Did you set it up on your own or did a trained bookkeeper or accountant help you?	☐ 1 = On my own (unless trained in accounting/bookkeeping) ☐ 2 = Got some help, not sure how good they are ☐ 3 = Got help, pretty confident ☐ 4 = Got high quality help/used a template from FarmLink, KTA, CFA, etc.			
C.2.4	Do you ever look at your Balance Sheet and do you know how to read it?	☐ 0 = No and no ☐ 1 = Yes and no ☐ 2 = Yes and yes			
C.2.5	Do you understand the importance of keeping a balance sheet?	☐ 1 = No ☐ 2 = A little, but not enough to act on ☐ 3 = Yes, and I do keep a balance sheet but I don't really use it ☐ 4 = Yes and I use it to manage my business			
C.2.6	How do you track the money you put in and take out?	☐ 0 = I don't know or I don't ☐ 1 = I keep track "on the side" i.e. a list in Excel			
ASSESSMENT SCORE					

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	C.1.0	For 0 make a plan to open a separate business account and see Section H re credit cards	C.1 Accounting Basics - Not Yet Funded	
2	C.1.1	Fact Sheet A.1 - not yet funded	C.1 Accounting Basics - Not Yet Funded	
3	C.2.1	For 0-3 make a plan to get assistance setting up a double entry bookkeeping system	C.1 Accounting Basics - Not Yet Funded	
4	C.2.2	For 0-3 give Fact Sheet C-2 (not yet funded) and referral if they want	C.2 Sample CoA - Not Yet Funded	
5	C.2.3	For 0-3 give Fact Sheet C-1 (not yet funded) and referral if they want	C.1 Accounting Basics - Not Yet Funded	
6	C.2.4	For 0-3 give Fact Sheet C-1 (not yet funded) and referral if they want	C.1 Accounting Basics - Not Yet Funded	
7	C.2.5	For 0-3 give Fact Sheet C-1 (not yet funded) and referral if they want	C.1 Accounting Basics - Not Yet Funded	

D	TAXATION			
Issue: Ensure the farmer/rancher has adequately addressed common tax issues.				
			SCORE	DATA
D.1.0	Have you filed a tax return for your farm or ranch business?	☐ 4= Yes ☐ 2 = No and skip to D 1.2 ☐ 1 = “I’m a hobby” ☐ 0 = “I haven’t started farming yet.”		
D.1.1	Did you file a schedule F to report farming or ranching activity? 1	☐ 0 = No ☐ 0 = Do not know ☐ 4 = Yes		
D.1.2	For no and sole proprietor ask: Did you report your farming or ranching activity on a Schedule C? 2	☐ 0= Yes ☐ 1= No		
D.1.3	If you have income between \$15,000 and \$50,000 you may qualify for an “Earned Income Tax Credit” of up to 6k. Have you heard of the EIC?	☐ 0 = No, or don’t know ☐ 4 = Yes		
D.1.4	If the EIC may apply to you, are you aware that sometimes increasing business income increases the EIC? 3	☐ 0 = No, or don’t know ☐ 4 = Yes If they know the EIC does not apply to them leave blank		
D.1.5	Do you have a plan to file your taxes for this year? 4	☐ 0 = No, or don’t know ☐ 2 = Yes		
D.1.6	Do you want help? 5	☐ 1 = No ☐ 2 = Yes		
D.1.7	If not started or hobby: Do you understand how a loss from farming can create a tax savings by reducing other taxable income? 6	☐ 0 = No ☐ 1 = A little ☐ 2 = Something about “hobby loss” or being told they could not take losses for too many years because they would get audited ☐ 3 = Yes, but I need help understanding this or acting on this information ☐ 4 = I have discussed this with a knowledgeable tax preparer who I trust		
D.2.0	What was the first year for which you filed a tax return for your farm or ranch business? 7	☐ Enter year, or if have not filed enter 9999		
D.2.1	For those who have filed, ask if there is any year for which they did not file.	☐ 4 = No ☐ 1 = Yes		
D.2.2	For have not filed ask: Is that because you have not yet stated farming or ranching or because you need help or more information? 8	☐ 0 = Not started ☐ 1 = Need help ☐ -1 = I choose not to file		

			SCORE	DATA
D.3.0	Did you pay a tax preparer to file your return, or did you prepare it yourself using software like TurboTax, or did you fill out the forms directly?	☐ 0 = Directly ☐ 2 = Software ☐ 3 = Paid preparer		
D.3.1	For a paid preparer ask: Was it a CPA or someone else?	☐ 2 = No or do not know ☐ 4 = CPA		
D.4.0	Do you keep records of the miles you drive your personal vehicle for work? 9	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, sometimes ☐ 3 = Yes mostly, but I don't like it ☐ 4 = Yes, always, it saves me on my taxes (or in some cases, if they have a paid tax preparer, no, I know I do not need bigger tax losses)		
D.5.0	Do you have a list of farm equipment for income taxes and for county property taxes? 10	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, to one but not both or "I think my accountant has it/takes care of that" ☐ 3 = Yes to both, but old, inaccurate, don't match ☐ 4 = Yes, to both and they match		
D.6.0	Do you take a deduction for use of an office in the home? 11	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, sometimes ☐ 3 = Yes mostly, but I don't like it ☐ 4 = Yes, always, it saves me on my taxes (or in some cases, if they have a paid tax preparer, no, I know I do not need bigger tax losses)		
D.7.0	Do you keep records of your costs to eat meals in restaurants or cook meals at home when the main purpose of the meal is to conduct business with others? 12	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, sometimes ☐ 3 = Yes mostly, but I don't like it ☐ 4 = Yes, always, it saves me on my taxes (or in some cases, if they have a paid tax preparer, no, I know I do not need bigger tax losses)		
D.8.0	Do you keep records of promotional gifts you give to people you work with (people who help you, people you buy from, people you sell to)? 13	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, sometimes ☐ 3 = Yes mostly, but I don't like it ☐ 4 = Yes, always, it saves me on my taxes (or in some cases, if they have a paid tax preparer, no, I know I do not need bigger tax losses)		
D.9.0	Do you take a "per diem" deduction for meals and incidentals on days when you travel away from the farm all day - such as for farmers markets? 14	☐ 0 = No, don't know about this ☐ 1 = No, but I know I should ☐ 2 = Yes, sometimes ☐ 3 = Yes mostly, but I don't like it ☐ 4 = Yes, always, it saves me on my taxes (or in some cases, if they have a paid tax preparer, no, I know I do not need bigger tax losses)		
D.10.0	Do you plan to construct any new buildings on your property?	☐ 0 = No ☐ 1 = Yes		
D.10.1	Are you aware of the tax rules for capitalizing construction costs on buildings? 15	☐ 0 = No ☐ 2 = Sort of ☐ 4 = yes I have discussed this with a CPA		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	D.1.1	For 0 give fact sheet, make a plan to refer to a CPA or qualified tax preparer	T.1 Farm Taxes and "Tax Information for the Everyday Farmer"	
2	D.1.2		T.1 Farm Taxes and "Tax Information for the Everyday Farmer"	
3	D.1.4	For more info on EIC see IRS web site	https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eitc-earned-income-tax-credit-questions-and-answers	
4	D.1.5	For 0 give fact sheet, make a plan to refer to a CPA or qualified tax preparer	T.1 Farm Taxes and "Tax Information for the Everyday Farmer"	
5	D.1.6			Get past three years tax returns. (Tax returns can be amended to three years back, so ask for 3 years in case you spot an error worth fixing.)
6	D.1.7	For 0-3 make a plan to get tax help. Fact Sheet T.4 is not yet funded. Refer to RuralTax.org and IRS Pub 225	T.4 Hobby Loss Rules and Farm Business Plans - not yet funded	
7	D.2.0	The first year filed should be the first year the farm or ranch is in business - a farm or ranch is in business the first year they have a crop in the ground that will be harvested within a year. So fall planted garlic harvested in the following year means a farm is in business in the year the garlic is planted, even though there will be no income until the following year.		
8	D.2.2	For 1 make a plan to get tax help	T.1 Farm Taxes	
9	D.4.0	For 0-2 give fact sheet T.1	T.1 Farm Taxes and Farm Tax on CA FarmLink website	
10	D.5.0		T.1 Farm Taxes	
11	D.6.0	For 0-2 give fact sheet T.1	T.1 Farm Taxes and Farm Tax on CA FarmLink website	
12	D.7.0	For 0-2 give fact sheet T.1		
13	D.8.0	For 0-2 give fact sheet T.1		
14	D.9.0	For 0-2 give fact sheet T.1		
15	D.10.1	For 0 or 2 make a plan to refer to a CPA	T.2 Self-constructed assets	FarmLink: If you are underwriting a capital loan verify that a CPA will prepare returns.

E	LABOR AND CONTRACTORS Issue: Verify that the farmer/rancher is in compliance with State and Federal labor protections.			
			SCORE	DATA
E.1.0	Are any of your immediate family working with you in your business but not business owners?	☐ 0 = No ☐ 1 = Yes		
E.1.1	Are you aware of the rules for family members and wages and hours worked?	☐ 0 = No ☐ 1 = A little ☐ 2 = Yes, I think I am exempt/I am doing it correctly, but I might be wrong ☐ 3 = Everyone is on payroll ☐ 4 = Yes, and I am confident I am doing it right		
E.2.0	Do you pay any people as “independent contractors” without withholding payroll taxes or filing payroll tax returns? 2	☐ 0 = No ☐ 1 = Yes, including “yes but no one makes over \$600”		
E.2.1	Do you file a form 1099 for amounts paid in excess of \$600/year?	☐ 0 = No ☐ 2 = Mostly or sometimes ☐ 3 = Yes		
E.2.2	Do you know and understand the rule for who may be considered an independent contractor and who must be considered an employee? 2	☐ 0 = No, I have not heard of this ☐ 1 = I have heard of this, but I don't know the rule and “I thought I was ok” ☐ 3 = Yes, but I can't afford to pay wages and payroll taxes ☐ 4 = Yes I know and understand the rules and I follow them ☐ -1 = I understand the rules and do not and will not follow them		
E.2.3	Do you know the possible consequences of paying an employee as an independent contractor?	☐ 0 = No, I have not heard of this ☐ 1 = I don't know, I guess I would get a fine? ☐ 3 = I've heard I would have to pay back taxes ☐ 4 = I would have to pay back taxes with interest and penalties and might have to pay back taxes if I was paying less than minimum wage		
E.3.0	Do you pay any people on payroll with payroll taxes withheld and payroll tax returns filed?	☐ 0 = No, and go to E.4 ☐ 4 = Yes, and continue to 3.1		
E.3.1	For yes: Do you use a payroll service or do you prepare your payroll and payroll tax returns in house?	☐ 4 = Payroll service ☐ 3 = In-house by a bookkeeper ☐ 2 = I do it myself or my spouse/partner does		
E.3.2	Which payroll service do you use?	☐ A = Don't know ☐ B = My bookkeeper, not actually a payroll service ☐ C = QuickBooks payroll service ☐ D = Bank or accounting firm ☐ E = ADP, Paychex, other large payroll service		
E.4.0	How familiar are you with minimum wage law and state and federal payroll tax reporting requirements? 3	☐ 0 = Not at all ☐ 2 = Sort of ☐ 3 = Yes but I need help to do it ☐ 4 = Yes and I am in compliance ☐ -1 = I am familiar/aware but I am not following and I do not wish to follow		
E.5.0	Do you have “interns” or “apprentices” who make less than minimum wage or for whom you do not pay payroll taxes?	☐ 1 = Yes ☐ 0 = No and skip to E.6.0		

			SCORE	DATA
E.5.1	Are they working for you as part of an accredited academic or training program? 4	☐ 3 = Yes ☐ -1 = No		
E.6.0	If you have payroll are you in compliance with your state's requirements for Worker's Compensation Insurance? 5	☐ 4 = Yes ☐ 1 = No ☐ 0 = Don't know		
E.7.0	If you have payroll, how familiar are you with State and Federal Occupational Health and Safety Regulations requiring you to protect your workers? 6	☐ 0 = Not at all ☐ 1 = Sort of ☐ 2 = Yes, but I don't know if I am doing it right ☐ 3 = Yes and I have questions and need help to ensure I am in compliance ☐ 4 = Yes and I am in compliance ☐ -1 = I am familiar/aware but I am not following and I do not wish to follow		
E.8.0	Do you provide lodging to any of your workers? 8	☐ 0 = No, and stop ☐ 1 = Yes, and continue		
E.8.1	Are you familiar with housing code requirements for this type of housing?	☐ 1 = No, and stop ☐ 1 = Yes, and continue		
E.8.2	Are you in compliance with local zoning requirements for the housing you provide?	☐ 2 = No ☐ 4 = Yes		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	E.2.0	For 0 give E.1 Farm Labor Fact Sheet	E.1 Farm Labor Fact Sheet	Request a copy of most recent Federal 941
2	E.2.0 and E.2.2	For a -1 see ethics policy		If there are any questions about un-reported or underpaid labor do a site inspection and ask workers about their status.
3	E.4.0	For 0-3 give FarmLink Labor Guide. For -1 See Ethics Policy	Farm Link Labor Guide	
4	E.5.1	For 1 give FarmLink Labor Guide, for -1 see Ethics Policy	Farm Link Labor Guide	
5	E.6.0	For 0-1 give FarmLink Labor Guide	Farm Link Labor Guide	
6	E.7.0	For 0-1 give FarmLink Labor Guide, for 2-3 make a plan to get help, for -1 see Ethics Policy	Farm Link Labor Guide	
7	E.8.0	For 0-3 give FarmLink Labor Guide, For 2-3 make a plan to get help. If they refuse help see Ethics Policy	Farm Link Labor Guide	

F PRODUCTION AND MARKETING				
- Issue: To identify production and production practices.				
			SCORE	DATA
F.1.0	What crops do you grow? 1	☐ A = Grains, oilseeds, etc. ☐ B = Mixed annual fruits & veggies ☐ C = Flowers, herbs, gourds ☐ D = Tree-fruit, nuts, grapes, blueberries, blackberries ☐ E = Hay, forage, grain etc for animal feed		
F.1.1	For "D" ask: do you show the trees, vines, or bushes as assets on your balance sheet and tax return? 2	☐ 4 = Yes ☐ 0 = No		
F.2.0	What crops do you plan to grow? 3	☐ A = Grains, oilseeds, etc. ☐ B = Mixed annual fruits & veggies ☐ C = Flowers, herbs, gourds ☐ D = Tree-fruit, nuts, grapes, blueberries, blackberries ☐ E = Hay, forage, grain etc for animal feed		
F.2.1	For "D" ask: Are you aware of the special tax rules for establishing permanent crops? 4	☐ 0 = No ☐ 1 = Sort of ☐ 3 = Yes, I am aware and I plan to seek the assistance of a CPA when the time comes		
F.3.0	What is your practice for harvest and immediate post-harvest handling? 5	☐ H = Field pack, no cooling ☐ I = Packing shed, water, no cooling ☐ J = Packing shed & cooling ☐ K = Bulk sale for further processing ☐ L = Live animals to contract harvest and cut and wrap ☐ M = Live animals sold to a packer, packaged meat purchased back ☐ N = N/A, feed consumed on farm, animals sold live and no product returned		
F.3.1	Do you have a written food safety plan? 6	☐ 0 = No, I don't know what that is or if I need one ☐ 1 = No, I do not need one ☐ 2 = No, but I know I need to work on this ☐ 3 = No, I would like assistance with this ☐ 4 = Yes, I have invested in this		
F.3.2	Where/how do you sell your products? 7	☐ A = Farmers market ☐ B = CSA ☐ C = Farm stand ☐ D = Wholesale ☐ E = Direct to institution, restaurant or retail ☐ F = To a processor ☐ G = Under contract ☐ H = Through a bundled CSA, internet assisted and or food hub ☐ I = Other		
F.4.0	Are there livestock in your operation? If so what? 8	☐ If no skip to F.8 ☐ I = Pigs or hogs ☐ M = Beef cattle ☐ N = Dairy cattle ☐ O = Meat goats ☐ P = Dairy goats ☐ Q = Lambs and sheep ☐ R = Poultry for meat ☐ S = Laying hens ☐ T = Other poultry ☐ U = Fish ☐ V = Insects ☐ W = Horses, donkeys, mules ☐ X = Aquaculture ☐ Y = Other		

			SCORE	DATA
F.5.0	How familiar are you with the different methods for accounting for livestock, particularly for tax purposes? 9	☐ 0 = No idea/have not heard of this ☐ 1 = I've heard of this, but don't understand it ☐ 2 = I understand a little ☐ 3 = I understand, but I don't know how to act on my knowledge ☐ 4 = I understand and am acting on my knowledge		
F.5.1	How do you track your individual livestock and their vaccinations, breeding and health records, etc? 9	☐ 0 = I don't ☐ 1 = Hand written records (notebook) ☐ 3 = Computerized records - informal (Excel, Word, Evernote, etc.) ☐ 4 = Computer based application or program written for this purpose		
F.6.0	What is your source of feed? 10	Choose all that apply: ☐ E = Purchased hay ☐ F = Grown hay ☐ G = Purchased grain ☐ H = Grown grain ☐ I = Irrigated pasture ☐ J = Non-irrigated pasture, rangeland, forage		
F.7.0	When or how do you sell your livestock? 11	☐ K = Live at auction ☐ L = Live direct sale ☐ M = Whole or half carcass ☐ N = Basic cut & wrap ☐ O = Additional processing beyond cut & wrap		
F.7.1	For "M – O" ask: Do you have a written food safety plan? 12	☐ 0 = No, I don't know what that is or if I need one ☐ 1 = No, I do not need one ☐ 2 = No, but I know I need to work on this ☐ 3 = No, I would like assistance with this ☐ 4 = Yes, I have invested in this		
F.7.2	For "O" ask: Are you aware of the special tax accounting rules for value-added inventory? 13	☐ 0 = No idea/have not heard of this ☐ 1 = I've heard of this, but don't understand it ☐ 2 = I understand a little ☐ 3 = I understand, but I don't know how to act on my knowledge ☐ 4 = I understand and am acting on my knowledge		
F.8.0	Are you certified organic? 14	☐ 0 = No ☐ 2 = In process ☐ 4 = Yes		
F.8.1	For "0" or "2" ask: Are you aware of USDA program assistance with certification costs? 15	☐ 0 = No idea/have not heard of this ☐ 1 = I've heard of this, but don't understand it ☐ 2 = I understand a little ☐ 3 = I understand, but I don't know how to act on my knowledge ☐ 4 = I understand and am acting on my knowledge		
F.9.0	Do you use a crop adviser, pest adviser, or animal ag expert? 16	☐ 1 = No ☐ 2 = No, I have advanced training in this area ☐ 3 = Yes		
F.10.0	Do you use or plan to use any conventional or organic pesticides, herbicides, rodenticides, etc.?	☐ 0 = No and skip to F.12.0 ☐ 2 = Yes, and skip to F.11.0 or if in California go to F.10.1		
F.10.1	California only - or yes ask: Have you registered with the County Ag Commissioner in your County? (Other states, check local law). 16	☐ 0 = No ☐ 2 = Yes		

			SCORE	DATA
F.11.0	Are you aware of your County's requirements for proper storage and disposal of pesticides and pesticide containers? 17	☐ 0 = No ☐ 1 = A little but I have not really thought about how it applies to me ☐ 2 = Yes, but I don't think I am in compliance ☐ 3 = Yes, I have made efforts to be in compliance ☐ 4 = Yes, and I am confident I am in compliance		
F.12.0	Are you aware of pest exclusion or animal disease quarantine efforts in your county? 18	☐ 0 = No ☐ 1 = Yes		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	F.1.0	Multiple values are ok		
2	F.1.1	For 0 Fact Sheet T.2 is not yet funded. Refer to RuralTax.org and IRS Pub 225.	T.2 Self-constructed assets - not yet funded	
3	F.2.0	Multiple values are ok		
4	F.2.1	For 0-1, Fact Sheet T.2 is not yet funded. Refer to RuralTax.org and IRS Pub 225.	T.2 Self-constructed assets - not yet funded	
5	F.3.0	Multiple values are ok		
6	F.3.1	For 0-2 give Fact Sheet P.1	P.1. Food Safety Modernization Act of 2011 Covered Produce	Request a copy.
7	F.3.2	Multiple values are ok		
8	F.4.0	Multiple values are ok		
9	F.5.1	For 0-1 make a plan to get additional TA	L.1 Livestock Fact Sheet	
10	F.6.0	Multiple values are ok		
11	F.7.0	Multiple values are ok		
12	F.7.1	For 0-2 make a plan to get additional TA	L.1 Livestock Fact Sheet	
13	F.7.2	For 0-2 make a plan to get additional TA	L.1 Livestock Fact Sheet	
14	F.8.0			Request a copy of certificate
15	F.8.1	For 1-3 direct to NRCS EQIP for organic	https://www.nrcs.usda.gov/wps/portal/nrcs/detail/national/programs/?cid=nracs143_008224	
16	F.10.1	For 0 give B.1	B.1 Environmental Regulations of Agriculture	
17	F.11.0	For 0 give B.1	B.1 Environmental Regulations of Agriculture	
18	F.12.0	For 0 give B.1	B.1 Environmental Regulations of Agriculture	

G	CREDIT			
	Issue: Does farmer/rancher have the ability to identify credit needs?			
	Issue: Does farmer/rancher have credit history?			
	Issue: Does farmer/rancher have appropriate information to successfully apply for credit?			
			SCORE	DATA
G.1.0	Do you know how to do a month by month cash flow budget for your business?	☐ 0 = No ☐ 1 = I have seen this demonstrated but have not done it for myself ☐ 2 = I sort of tried but didn't get very far ☐ 3 = I have done this, but I have questions and need help getting it right and understanding how to use it ☐ 4 = Yes, I have mastered this skill For 0 go to G.2, For 1-4 continue		
G1.1	Do you create and use a month by month cash flow budget? 1	☐ 0 = No ☐ 2 = Yes		
G1.2	Is cash flow a problem for you? This means are there some months when you owe more than you can pay, but you are owed money that has not come in yet, or you are about to sell a crop that is not quite ready.	☐ 0 = No ☐ 2 = Yes		
G1.3	How do you manage cash flow problems?	☐ 0 = I don't pay my bills on time ☐ 1 = With a personal credit card ☐ 2 = With my own money "lent" to the business ☐ 3 = With an operating loan ☐ 4 = Any of the above and I adapt my business plan		
G.2.0	Do you know how to separate your business cash flow budget from your personal cash flow budget?	☐ 0 = No ☐ 2 = Yes		
G.3.0	Do you know how to distinguish between operating credit, credit for asset purchase or improvement and credit for land acquisition?	☐ 0 = No ☐ 2 = Yes		
G.4.0	Do you have any loans for your business now, such as an equipment loan?	☐ 0 = No ☐ 2 = Yes For 0 go to G.5, For 2 continue		
G.4.1	Do you have an operating loan?	☐ 0 = No ☐ 2 = Yes		
G.4.2	Do you have an equipment or construction loan?	☐ 0 = No ☐ 2 = Yes		
G.4.3	Are you currently seeking a business loan?	☐ 0 = No and skip to G.5.0 ☐ 2 = Yes and go to G.4.4		
G.4.4	For what?	☐ A = Operating ☐ B = Equipment ☐ C = Construction ☐ D = Land		

			SCORE	DATA
G.5.0	I don't want you to tell me your credit score, I just want to ask if you know what a credit score is - and if so do know what your credit score is? 2	☐ 0 = I don't know what a credit score is ☐ 1 = I know what it is but don't know my score ☐ 2 = I know my score, but don't know what it means ☐ 4 = I know what it is and know my score		
G.6.0	Do you know how to build or re-build good credit? 3	☐ 0 = No ☐ 2 = Yes		
G.7.0	Have you ever applied for a loan? 4	☐ 0 = No ☐ 2 = Yes		
G.8.0	Have you applied for a loan with the USDA Farm Service Agency?	☐ 0 = No ☐ 2 = Yes		
G.9.0	Outside of your farm or ranch business, do you have other earned income?	☐ 0 = No and skip to next section ☐ 2 = Yes and continue		
G.9.1	From a job or from another self-employment business? 5	☐ 0 = No ☐ 1 = Self employment or rental income ☐ 2 = Job/payroll		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	G.1.1		Resource TBD	
2	G.5.0	For no give Credit Literacy for Farmers and Ranchers	Credit Literacy for Farmers and Ranchers	
3	G.6.0		Resource TBD	
4	G.7.0		Resource TBD	
5	G.10.1	For 0 give B.1	B.1 Environmental Regulation of Agriculture	

H	BUSINESS PLAN, INSURANCE, ENERGY, AND OTHER		
		SCORE	DATA
H.1.0	Do you know how to create a business plan for your farm or ranch? ¹	☐ 0 = No, I do not know how to ☐ 1 = I know what a business plan is, but I have not yet tried to do one for myself/or don't want to ☐ 2 = I sort of tried but didn't get very far ☐ 3 = I have done this, but I have questions and need help getting it right and understanding how to use it ☐ 4 = Yes, I have a written business plan that is meaningful and useful	
H.2.0	Do you have friends, family, or neighbors who help you as informal business advisors?	☐ 0 = No ☐ 2 = Yes	
H.3.0	Do you want additional mentorship? ²	☐ 0 = No ☐ 2 = Yes	
H.4.0	How satisfied are you with your business organization, paper work, time management etc.? ³	☐ 0 = I am a total mess and that's just how I am ☐ 1 = I am a total mess but I want to improve ☐ 2 = I am less of a mess than I used to be and I am taking specific actions to improve or would like help improving ☐ 3 = I do ok, and I am constantly improving ☐ 4 = My desk is mostly always clean, my records are mostly always current, I have good office work habits and good systems in place	
H.5.0	Have you taken any classes to help you improve your business skills?	☐ 0 = No ☐ 2 = Yes	
H.5.1	What kind of classes?	☐ A = Basic bookkeeping / accounting ☐ B = General business/business planning ☐ C = College level course work ☐ D = Graduate level course work	
H.6.0	Do you understand what a general liability policy is and why you would have one for your farm or ranch?	☐ 0 = No, I do not understand this ☐ 1 = I understand insurance, but I don't understand how it applies to my business ☐ 2 = I understand why this is important, but I have not done it/cannot afford it ☐ 3 = I have a general insurance policy, but I don't really know if it is the right one or the best policy for me ☐ 4 = I understand insurance and I am confident that my general insurance policy is the right one for my business	
H.7.0	Do you understand what crop insurance is and why you would purchase it?	☐ 0 = No, I do not understand this ☐ 1 = I understand insurance, but I don't understand how it applies to my business ☐ 2 = I understand why this is important, but I have not done it/cannot afford it ☐ 3 = I do not think I can get crop insurance, or I have crop insurance, but I don't really know if it is the right kind or the best policy for me ☐ 4 = I understand what types of crop insurance are available to me, and I am confident in my decision to buy it or not buy it based on how it would help me manage my risks.	

			SCORE	DATA
H.8.0	Do you understand what disability insurance is and why you would buy it? 4	☐ 0 = No, I do not understand this ☐ 1 = I understand insurance, but I don't understand how it applies to my business ☐ 2 = I understand why this is important, but I have not done it/cannot afford it ☐ 3 = I have a general insurance policy, but I don't really know if it is the right one or the best policy for me ☐ 4 = I understand insurance and I am confident that my general insurance policy is the right one for my business		
H.9.0	Do you have a plan to cover the expense of a well failure, other major unexpected expense? 4	☐ 0 = No ☐ 2 = Yes		
H.10.0	For landowners only: Are you aware of the REAP program for on-farm energy production? 5	☐ 0 = No ☐ 2 = Yes ☐ 2 = Yes and I have this or have used it		
H.11.0	Are you aware of the Value Added Producer Grant program to expand value-added activities? 6	☐ 0 = No ☐ 2 = Yes ☐ 2 = Yes and I have this or have used it		
H.12.0	Do you have a succession plan including a designated person who is authorized to take over your affairs if you are dead or incapacitated? 7	☐ 0 = No, I have not thought about this ☐ 1 = No, but I know I should do this ☐ 2 = I have a will, but not a designated successor for my farm ☐ 3 = I am working on this and would like help ☐ 4 = Yes, I have a succession plan and a designated person who is authorized to take over my affairs if I am dead or incapacitated.		
ASSESSMENT SCORE				

FOOTNOTE	ACTION PLAN		FACT SHEET KEY	FARMLINK VERIFICATION FOR UNDERWRITING
1	H.1.0	For 0-3 make a plan for TA		
2	H.3.0	For yes, make local referral		
3	H.4.0	For 1-2 make referrals if you have the resources		
4	H.8.0	Give Fact Sheet I.1 Insurance Basics for Farmers and Ranchers	I.1 Insurance Basics for Farmers and Ranchers	
5	H.9.0	Direct to USDA program if interested		
6	H.10.0	Direct to USDA program if interested		
7	H.11.0	Direct to USDA program if interested		
8	H.12.0	Direct to American Farmland Trust, Land for Good and Indian Land Tenure Foundation	Fact Sheet on Succession Planning not yet funded	

I	PERSONAL INFORMATION			
			SCORE	DATA
I.1.0	Name			
I.2.0	E-mail			
I.3.0	Phone			
I.4.0	Physical address			
I.5.0	Best time and way to get in touch?			
I.6.0	Before starting your farm or ranch, what was your experience farming or ranching?	☐ 0 = None ☐ 1 = Gardening, informal apprenticeship, WOOFing, etc. ☐ 2 = Farm internship or apprenticeship (6 months or more) ☐ 3 = Formal program to teach farming or ranching, and put name in 📌 field if known ☐ 4 = Formal program plus > 6 months internship/apprenticeship ☐ 5 = Grew up farming/ranching or long time farm or 📌 employee		
I.7.0	Before starting your farm or ranch, what was your experience managing a small business?	☐ 0 = None ☐ 1 = Observing others, working as a non-managerial employee ☐ 2 = Management position ☐ 3 = Formal program to teach business management ☐ 4 = Have owned and operated a successful small business before		
I.8.0	Do you have a computer? Laptop, desktop or tablet?	☐ 0 = No ☐ 1 = Tablet ☐ 2 = Desktop ☐ 3 = Laptop		
I.9.0	How do you get information about farming and farm business management?	☐ 0 = I don't ☐ 1 = Friends & family ☐ 2 = Friends & family & neighbors/mentor farmers ☐ 3 = Friends, family, neighbors & also from the internet, (blogs, podcasts, webistes, articles) or only from the internet ☐ 4 = Some or all of the prior sources and NRCS, FSA, Extension, membership organization, or other farm service providers ☐ 5 = All of the prior plus books, magazines, classes		
I.9.1	Are you a dues-paying member of an association that provides you with information and advocacy about legal and regulatory issues?	☐ 0 = No and go to 1.10.0 ☐ 1 = Yes		
I.9.2	Which one?	☐ A = Farm Bureau ☐ B = Farmers Union ☐ C = Grange ☐ D = National Young Farmers ☐ E = Other		
I.10.0	How likely are you to go to classes to learn more?	☐ 0 = I won't ☐ 1 = Maybe if it is free and convenient ☐ 2 = Maybe if it is cheap and convenient ☐ 3 = Likely if I could afford it and find the time ☐ 4 = Very likely, or I already do that or have done that		
I.11.0	How much would you value one on one technical assistance with topics we have discussed?	☐ 0 = Not much ☐ 1 = A bit, depends, not sure ☐ 2 = I would be interested in learning more ☐ 3 = I would probably want this ☐ 4 = I defiantly want this!		
ASSESSMENT SCORE				

J	OPTIONAL DEMOGRAPHIC DATA - UNSCORED BUT REPORTED TO FUNDERS			
J.1.0	M/F/T	☐ Male ☐ Female ☐ Transgender		
J.2.0	Race(s)			
J.3.0	Year of birth			
J.4.0	Disability?	☐ Yes ☐ No		
J.5.0	Do you have military experience?	☐ Yes ☐ No		
J.5.1	Branch?			
J.5.2	Rank?			
J.5.3	Current status?	☐ Active ☐ Honorable discharge ☐ Retired ☐ Dishonorable discharge		
J.5.4	Educational benefits?	☐ Yes ☐ No		
J.5.5	Disability benefits?	☐ Yes ☐ No		