



Prepared by Maria Pippidis (University of Delaware Extension) and Jennifer Hashley (New Entry for Sustainable Farming Training Working Group)
2023

Trainings and Resources on Finance and Insurance

Introduction to this Resource

This resource is a guide to high quality trainings, worksheets, factsheets, publications, and case studies on health insurance literacy and a variety of financial topics. It is well known that finances and insurance can be confusing topics and a great source of farm stress. In acknowledgement of that relationship, this document is organized using the mental health continuum to indicate what level of stress a farm might be under when seeking each resource.

The target audiences for this guide are practitioners, service providers, farmers/clients.

The topics covered in this guide include:

- Consumer Finances
- Case Studies - Learning from Others' Experiences
- Financial Terminology
- Becoming "Finance Ready": Record keeping, communicating with lenders, credit score
- Determining Appropriate Financing for Your Business
- Estate Planning Resources
- Health Insurance Literacy / Managing Disputes

The Mental Health Continuum



Flourishing

Going OK

Struggling

Severely Impacting
Everyday Activities

<i>Level of Concern</i>	Very Low/ Flourishing	Low/ Going OK	Moderate/ Struggling	High/ Severely Impacting Everyday Activities
Core Features	Optimal Wellbeing	Overall positive wellbeing with a few isolated experiences of distress	Occasional and time limited periods of distress with mild impact on wellbeing	Poor mental health and wellbeing causing distress and significantly impacting daily activities
How to Support Self and Others	Maintain/ Continue Actions	Enhance or support to help move toward flourishing	Monitor and support/Manage low periods and work toward adding actions that help manage stressors	Find external support and collaboration to manage stressors; explore new ways of managing stress

Consumer Finances

The below chart includes a variety of accessible information on finances, from figuring out your financial goals to exploring ways to save money and pay off debt.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience Description/Summary	Website	Where on Continuum
Want Credit to Work for you? Start with These Steps	English Spanish	Publication with worksheets	Consumer Financial Protection Bureau	TA: Practitioners Desc: Booklets to help you discuss money topics important to clients - all focused around a financial stress	https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/booklets-talk-about-money/	Going OK
Behind with Bills? Start with one step	English Spanish	Publication with worksheets	Consumer Financial Protection Bureau	TA: Practitioners Desc: Booklets to help you discuss money topics important to clients - all focused around a financial stressor	https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/booklets-talk-about-money/	Going OK
Money Smart for Small Business	English	Publication with worksheets	FDIC - Federal Deposit Insurance Corporation	TA: Practitioners and Clients Desc: Provides an introduction to topics related to starting and managing a business	https://www.fdic.gov/resources/consumers/money-smart/money-smart-for-small-business/index.html	Going OK
Money Smart for Adults	English Spanish	Publication with worksheets	FDIC - Federal Deposit Insurance Corporation	TA: Practitioners Desc: Instructor-led Curriculum, provides participants with practical knowledge, skills-building opportunities, and resources they can use to manage their finance	https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-adults.html	Going OK

Consumer Finances

The below chart includes a variety of accessible information on finances, from figuring out your financial goals to exploring ways to save money and pay off debt.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience Description/Summary	Website	Where on Continuum
Money Master	English	Online calculator tool	Utah State University Extension	TA: Clients Desc: Tools to help with real life money decisions, examine the why behind your money management strategy. Set up account and use the online calculator with personal info, and print results	https://extension.usu.edu/workerpay/	Going OK
Adjusting to Income Loss	English	Publication	University of Minnesota Extension	TA: Clients Desc: Use these resources to adjust your budget to fit your current income.	https://extension.umn.edu/personal-finance/adjusting-income-loss	Going OK
NextGen Personal Finance Lessons	English	Online learning lessons; video	NexGen Personal Finance	TA: Practitioners Desc: These colorful, compact booklets can help you talk with people about money topics that are important to them.	https://www.npgf.org/	Going OK
Financial Security for All	English	Website with resource links	Extension Foundation	TA: Desc: List of links to Extension publications and resources	https://personal-finance.extension.org/	Going OK

Consumer Finances

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience Description/Summary	Website	Where on Continuum
Your Money Your Goals (YMYG) Tool Kit	English Spanish Other	PDF/ Curriculum information and printable worksheets	Consumer Financial Protection Bureau	TA: Practitioners Desc: Tools and information to set financial goals and solve financial problems	https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/	Going OK/ Moderate
Companion Guides for YMYG provide more specific information for the following special audiences: Military Communities Native Communities People with Disabilities People with Criminal Records	English Spanish	PDF/ Curriculum information and printable worksheets	Consumer Financial Protection Bureau	TA: Practitioners and clients Desc: Helpful guides that contextualize the money conversation to the unique needs of specific populations.	https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/companion-guides/	Going OK/ Moderate
Building your savings? Start with Small Goals	English Spanish	Publication with worksheets	Consumer Financial Protection Bureau	TA: Practitioners Desc: Booklets to help you discuss money topics important to clients - all focused around a financial stressor	https://files.consumerfinance.gov/f/documents/cfpb_ymyg-savings-booklet.pdf	Going OK/ Struggling

Consumer Finances

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience Description/Summary	Website	Where on Continuum
Debt Getting in Your Way? Get a Handle on It	English Spanish	Publication with worksheets	Consumer Financial Protection Bureau	TA: Practitioners Desc: Booklets to help you discuss money topics important to clients - all focused around a financial stressor	https://files.consumerfinance.gov/f/documents/bcfp_your-money-goals_debt_booklet_print.pdf	Going OK/ Struggling
Financing Your Home	English	Publication	University of Minnesota Extension	TA: Clients Desc: Learn how to make wise choices about financing your home, including whether to refinance if your income drops.	https://extension.umn.edu/housing-options/financing-your-home	Going OK/ Struggling
Our Valuable Records	English	Worksheet	Kansas State University Extension	TA: Clients Desc: Worksheet to track important and sensitive information for your family business for ease of access	https://bookstore.ksre.ksu.edu/pubs/MF685.pdf	Going OK/ Struggling
Power Pay	English	Online calculator tool	Utah State University Extension	TA: Clients Desc: Tools to help organize and eliminate debt - follow a personalized debt elimination plan	https://extension.usu.edu/powerpay/	Going OK/ Struggling
Consumer Debt/Bankruptcy Education Classes	English	Program FAQs and application link	U.S. Department of Justice	TA: Clients Desc: Information and application for credit counseling and debtor education	https://www.justice.gov/ust/credit-counseling-debtor-education-information	Struggling/ Severe

Case Studies – Learning From Others’ Experience

The below chart is a selection of Case Studies on a variety of topics from land purchasing to farm finance. These are great real life examples - find a case study that matches your experience and interest.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Success Stories	English	Publication/ Case study	Coastal Enterprises, Inc.	TA: Clients Desc: Stories of success owning and running a business	https://www.ceimaine.org/about/cei-stories/	Very low/ Flourishing
Case Study on Royalty Financing	English	Publication/ Case study	Vermont Farm to Plate	TA: Clients/Farmers Desc: How Liz Lovely used royalty financing to grow at a pace that made sense	https://www.vfarmtoplate.com/sites/default/files/2022-03/financing_case_studies_liz_lovely_june_2015.pdf	Going Ok
Profitability and Success Case Studies	English	Publication/ Case study	The Carrot Project	TA: Practitioners and Clients Desc: Profitability and success case study around Bella Farm - diversified organic produce farm	https://projects.sare.org/information-product/bella-farm-case-study/	Going Ok
Farm Business Decision Making - Lessons from Farm Owners	English	Publication/ Case study	CISA (Community Involved in Sustaining Agriculture)	TA: Farmers Desc: Provides valuable insight into how farmers track information, figure out what’s working and what’s not, and make decisions about their farms	https://www.buylocalfood.org/financial-management-101-farm-business-decision-making-lessons-from-farm-owners/	Going Ok

Case Studies - Learning From Others' Experience

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Guide to Financing the Community Supported Farm	English	Publication/ Case study	University of Vermont (UVM)	<p>TA: Farmers</p> <p>Desc: Case study about Bloomfield Farm, highlighting Cohousing and Cooperative Land Ownership.</p>	https://www.uvm.edu/sites/default/files/Agriculture/agbusiness/reports/Guide_to_Financing_the_Community_Supported_Farm.pdf	Going OK
Case Study on Complex Land Purchase	English	Publication/ Case study	Vermont Farm to Plate	<p>TA: Farmers</p> <p>Desc: How Bread & Butter Farm worked with a patchwork quilt of funding sources to keep land conserved for agriculture</p>	https://www.buylocalfood.org/financial-management-101-farm-business-decision-making-lessons-from-farm-owners/	Going Ok
Case Study on Convertible Debt	English	Publication/ Case study	Vermont Farm to Plate	<p>TA: Farmers</p> <p>Desc: How High Mowing Organic Seeds used convertible debt to plan wisely for its future and keep fueling its growth</p>	https://www.vtfarmtoplate.com/resources/seeding-future-convertible-debt-financing-case-study-high-mowing-organic-seeds	Going OK

Financial Terminology

Finance has its own language that's often not easily accessible to those who don't use it regularly. The below selection of resources introduce and explain the basics of finance, including a glossary of terms, and how to make financial statements.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
A Guide to Farming in Pennsylvania: Planning	English	Article with resource links	Penn State University	TA: Farmers Desc: How-to business planning guide for farmers	https://extension.psu.edu/a-guide-to-farming-in-pennsylvania-planning	Going OK
Financial Management 101: Financial Statements	English	Website tutorial	CISA (Community Involved in Sustaining Agriculture)	TA: Practitioners and clients/farmers Desc: Financial statements: allow you or your bookkeeper to analyze and understand your business	https://www.buylocalfood.org/financial-management-101-financial-statements/	Going OK
Glossary of Business Terms	English	Website with definitions	Julia Shanks Food Consulting	TA: Practitioners and clients Desc: An entrepreneur needs to understand the language of the investor/lender so that she can provide the information that they want to see - business term descriptions	https://juliashanks.com/glossary-of-terms/	Going OK
Financial Health	English	Article with resource links	Penn State University	TA: Practitioner Desc: Financial literacy is the knowledge of financial skills. It includes financial goal setting, budgeting, credit card and debt management, and identity theft prevention	https://extension.psu.edu/financial-health	Going OK

Becoming “Finance Ready”

The resources provided here are on topics such as record keeping, communicating with lenders, and credit scores. Record keeping is of course a very important part of your farms financial health, though it can be tedious and time consuming, understanding it better and having a process can help relieve some of the burden.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Capturing and Organizing Farm Data	English	Webinar	Chris Blanchard Purple Pitchfork (webinar hosted by New Entry)	TA: Clients / Farmers Desc: Learn how to capture information, get on top of your paperwork and wow your inspector, auditor, and banker	https://nesfp.nutrition.tufts.edu/resources/webinar-capturing-and-organizing-farm-data-chris-blanchard	Going OK
Veggie Compass: Whole Farm Management Toolbox	English	Website with links to Compass Tools	UW-Madison Center for Integrated Agricultural Systems (CIAS)	TA: Farmers Desc: Free downloadable spreadsheets that help farmers actively manage for increased farm profits by helping them understand their cost of production, by product and by market channel.	https://www.veggiecompass.com/	Going OK
Fearless Farm Finances: An Online Course and a Book	English	Video playlist with training webinars	Marbleseed	TA: Farmers Desc: This resource is packed with instructions, tips, and tools for setting up and managing a farm’s financial system. It includes real-life examples from successful farmers and sample data to show how forms and records should look	https://marbleseed.org/resources/farming/resource/d6758e70d4754cbd93b7576c499723a4	Going OK

Becoming “Finance Ready”

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Farming Smarter - Handout from workshop	English	PDF/handout	Richard Wiswall	TA: Farmers Desc: Farming workshop, farm smarter not harder	https://nesfp.nutrition.tufts.edu/sites/default/files/resource/s/richard_wiswall_handout.pdf	Going OK
Setting Up Quickbooks - downloadable templates	English	Website with downloadable template	Julia Shanks Food Consulting	TA: Practitioners and Farmers Desc: Using Quickbooks to enter in some of the most common transactions for farm and food businesses	https://juliashanks.com/setting-up-quickbooks/	Going OK
Record Keeping Strategies for Organic Certification Webinar	English	Webinar	NOFA Mass (Laura Davis) hosted by New Entry	TA: Farmers Desc: Certified organic record keeping, certifications, what is prohibited etc	https://www.youtube.com/watch?v=ismG_hmVl8	Going OK
Farm Financial Calendar Tools	English	PDF Tool	The Carrot Project	TA: Farmers Desc: Designed to help farmers stay on track during the growing season with daily, weekly, monthly, and annual tasks	https://nesfp.nutrition.tufts.edu/resources/carrot-projects-financial-calendar-tool	Going OK
Webinar on Using the Farm Financial Calendar Tool	English	Webinar	The Carrot Project	TA: Farmers Desc: Financial calendar tool to use for farmers to stay on track during the growing season, the tool can help you stay organized with daily, weekly, monthly, and annual tasks	https://www.youtube.com/watch?v=aKptahZT7jA	Going OK

Becoming "Finance Ready"

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Applying for FSA Loans	English (Plain Language Guide)	PDF - resource guide	New Entry Sustainable Farming Project	TA: Farmers Desc: Help farmers apply for a Farm Service Agency (FSA) loan to access resources to get started, expand, or own their own farm business. The guide explains the types of FSA loans available and provides instructions for applying and making a business plan	https://nesfp.nutrition.tufts.edu/sites/default/files/resources/f_saloan-small.pdf	Going OK
Key Accounting Concepts	English	Website with links to video modules (with paid subscription)	Julia Shanks Food Consulting	TA: Farmers Desc: An overview of basic business concepts that are important for farmers as they build their record keeping systems and plan for growth	https://thefarmersoffice.com/courses/key-acctg-cncpts/	Going OK
Startup Learning Resources for Establishing a Small Business	English	Website with links to courses	New Hampshire Community Loan Fund	TA: Practitioners and Clients Desc: Courses and videos covering business success.	https://communityloanfund.org/focus/business/resources/startup-learning/	Going OK
Tips on Receiving a Loan	English	Website resource	CISA (Community Involved in Sustaining Agriculture)	TA: Farmers Desc: Factors in Analyzing a Loan Application. There are 5 basic components that a potential lender will analyze with every loan application: character, capital, capacity, collateral, and conditions	https://www.buyllocalfood.org/financial-management-101-tips-on-receiving-a-loan/	Going OK

Becoming “Finance Ready”

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Financial Scorecard	English	Online calculator tool	Cornell Small Farms Program	TA: Farmers Desc: This scorecard allows farmers to use the given formulas to calculate and understand the financial status of your business	https://smallfarms.cornell.edu/financial-scorecard/	Going OK
Tarjeta de Puntuación	Spanish	Online calculator tool	Cornell Small Farms Program	TA: Farmers Desc: This scorecard allows farmers to use the given formulas to calculate and understand the financial status of your business	https://smallfarms.cornell.edu/tarjeta-de-puntuacion-financiera/?lang=es	Going OK
Farm Financing Instructional Webinars	English	Webinar	Cornell Small Farms Program	TA: Farmers Desc: A list of webinars covering energy, finances, land access, marketing, and vegetable production	https://smallfarms.cornell.edu/resources/webinars/webinars-for-farmers/	Going OK
Financial Resources, Grants, and Other Support to Build Resilience	English	Website with downloadable templates and webinar links	Cornell Small Farms Program	TA: Farmers Desc: Sharing grants, loans or legal support to help farmers build their own resilience through this pandemic	https://smallfarms.cornell.edu/2020/04/financial-resources-grants-and-other-support-to-build-resilience/	Going OK
Financing your Small Farm	English	Website	University of California - Agriculture and Natural Resources	TA: Farmers Desc: If having trouble finding a loan, there are other options that will appeal to small farms as well as lenders	https://sfp.ucanr.edu/pubs/SFNews/archives/93091/	Going OK

Becoming “Finance Ready”

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
The Organic Farmer’s Business Handbook: A Complete Guide to Managing Finances, Crops, and Staff - and Making a Profit	English	Website with tips for farmers	Richard Wiswall	TA: Farmers Desc: Richard of Cate Farm likes to share his knowledge with other farmers, he gives talks and workshops on the often neglected business side of farming. He wrote <u>The Organic Farmer’s Business Handbook</u> to help farmers with the business end of farming	https://www.richardwiswall.com/the-organic-farmer-s-business-handb	Going OK
Business Resources	English	Website with links to courses	Farm Credit East	TA: Farmers Desc: Keep up with markets, weather, economic outlooks, Northeast ag news, events and management ideas by visiting these resources.	https://www.farmcrediteast.com/en/resources	Going OK/ Struggling
Resources and 1:1 Business Technical Assistance	English	Website with services listed and key contacts	The Carrot Project	TA: Farmers Desc: The Carrot Project pairs clients with a professional business consultant with specialized skills. We work with you to ensure we understand your business needs and create a detailed consulting plan	https://www.thecarrotproject.org/farmers-food-producers/	Going OK/ Struggling

Determining Appropriate Financing for Your Business

Figuring out how much money you need to run your farm business successfully is no easy task. There are many changing variables, both internal and external to your business that impact things such as how much money you need to get started, how much you need to bring in, how much money you can spend, how much debt to take on etc. The resources below help you think through you business, lay things out, and make decisions about the best course of action for your farm.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Financing a Farmland or Ranchland Purchase	English	Website with resource links	Farm Commons	TA: Farmers Desc: When trying to purchase agricultural or ranch land questions around legal issues might arise. This resource aids in answering those questions	https://farmcommons.org/collections/farmland-and-ranchland-purchasing/	Going OK
Raising Dough: The Complete Guide to Financing a Socially Responsible Food Business	English	Website about the book Raising Dough and fundraising strategies	Elizabeth U	TA: Practitioners and Farmers Desc: Finance for Food focused on educating people about the wide variety of capital opportunities available to support them in identifying and securing values-aligned financing	https://elizabethu.com/financeforfood/	Going OK
Raising Capital	English	Article with resource links	CISA (Community Involved in Supporting Agriculture)	TA: Farmers Desc: This guide is designed to help you identify sources of capital and make smart decisions about accessing it	https://www.buylocalfood.org/financial-management-101-raising-capital/	Going OK

Determining Appropriate Financing for Your Business

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Agriculture Business Management Toolbox/Resources	English	Article with resource links	University of Vermont (UVM) Extension	<p>TA: Farmers</p> <p>Desc: Articles, factsheets, tools, links, and other farm financial and business management resources</p>	https://www.uvm.edu/extension/agriculture/toolshed-business-management-0	Going OK
Calculating Debt Services	English	Website with resource downloads	Julia Shanks Food Consulting	<p>TA: Practitioners and Farmers</p> <p>Desc: To launch or grow a business you will most likely need outside funding. This resource helps you calculate debt and figure out the impact of loans on your business</p>	https://juliashanks.com/debt-service/	Going OK
Financing Your Farm Business or Enterprise	English	Article on website with resource links	Penn State Extension	<p>TA: Farmers</p> <p>Desc: How to secure a loan and things to consider before you do</p>	https://extension.psu.edu/financing-your-farm-business-or-enterprise	Going OK
Budgeting for Agricultural Decision Making	English	Article on website with resource links	Penn State Extension	<p>TA: Practitioners and Farmers</p> <p>Desc: Various types of budgets and their purposes, including the budgets used most often in agriculture.</p>	https://extension.psu.edu/budgeting-for-agricultural-decision-making	Going OK

Estate Planning Resources

Begin with the end in mind, often easier said than done, but preparing to transiting your land and business to the next generation is best to start considering years in advance. Especially with farmland becoming increasingly difficult to access it's important that farm businesses and land be passed on to those who will continue to farm on the land. These resources offer insight and tips into how to prepare to pass on your land - succession planning, as well as how to find farmland.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Design Your Succession Plan for Farm/Ranch	English	Workbook	Extension Foundation	TA: Practitioners and Farmers Desc: Workbook to help farm owners get started on a succession plan, from communication with family to which professionals to work with.	https://catalog.extension.org/product?catalog=ndsucceession	Going OK
Resources for Common Legal Questions: Connect with pro-bono attorneys	English	Website with resources	Conservation Law Foundation - Legal Food Hub	TA: Practitioners and Farmers Desc: The Legal Food Hub Resource Library provides answers to common legal questions	https://www.legalfoodhub.org/resource-library/	Going OK
Complete Guide to Farm Succession Planning	English	Website	Farm Bureau	TA: Farmers and Ranchers Desc: This comprehensive guide covers everything you need to know about succession planning for your family farm or ranch	https://www.fbfs.com/learning-center/what-you-need-to-know-about-farm-succession-planning	Going OK

Estate Planning Resources

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Estate and Succession Planning - A Big Picture Overview	English	Fact Sheet Online	University of Delaware Cooperative Extension University of Maryland Ag Law Center	TA: Farmers Desc: This fact sheet describes tools farm families can use to develop succession and estate plans	https://www.ude.edu/academics/colleges/canr/cooperative-extension/fact-sheets/estate-planning/	Going OK
Farm Succession Planning Checklist	English	Fact Sheet	University of Delaware Cooperative Extension	TA: Farmers Desc: This factsheet provides information and a checklist to begin the process of creating an estate and succession plan for your farm	https://www.ude.edu/.../Farm-Succession-Check-List_2016.12.131.pdf	Going OK
Introduction to Farm Succession Planning	English and Spanish	Online Workbook	Oregon State University Extension	TA: Farmers Desc: This guide gives you a starting point as you consider your alternatives and begin family discussions about the roles that each family member or non-family member may play in the future of the farm business	https://extension.oregonstate.edu/introduction-farm-succession-planning	Going OK
Farm Succession Planning	English	Brochure with resource links	Massachusetts Department of Agricultural Resources (MDAR)	TA: Farmers Desc: It's never too early to plan for your farm's future. MDAR offers one-on-one succession planning assistance and group trainings through our family farmer programing	https://www.mass.gov/doc/farm-succession-planning-brochure/download	Going OK

Estate Planning Resources

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
New England Farmland Finder	English	Website	New England Farmlink Collaborative	TA: Farmers Desc: Helps to connect farm seekers and landowners across New England and facilitate farmland transfer	https://newenglandfarmlandfinder.org/	Going OK
Farmland Access Legal Toolkit	English	Toolkit	Vermont Law School, Center for Agriculture and Food Systems	TA: Farmers Desc: This resource has different options and tools regarding farm transfers	https://farmlandaccess.org/	Going OK
Farmland Information Center - Resource Director	English and Spanish	Website with Resource links	American Farmland Trust	TA: Farmers Desc: Resources, formation and statistics on farmland preservation and stewardship for people working to protect agricultural land	https://farmlandinfo.org/resources/	Going OK
Toolbox for Farm Transfer Planning	English	Toolkit	Land for Good	TA: Farmers Desc: For farmers in any stage of succession planning, whether your thinking of retirement your self or are part of a family talking about transition, this toolkit has resources for you	https://landforgood.org/resources/	Going OK
Farm Estate and Succession Planning Services	English	Service request form	Farm Credit East	TA: Farmers in the Northeast US Desc: Estate planning doesn't have to be a daunting task. You can work with Farm Credit East to build a plan that will provide peace of mind (fees associated).	https://www.farmcrediteast.com/en/services/estate-planning	Going OK

Health Insurance Literacy/Managing Disputes

It's no secret that health insurance can be very confusing, with a lot of confusing terminology, and so many options. It can be difficult to determine which plan is right for you. The resources below can help you better understand your options and choose health insurance that makes sense for you and your family.

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Smart Choice/Smart Use Health Insurance Programs	English	Website with video and publication resources	University of Maryland Extension	TA: Practitioners and Farmers Desc: These tools can help consumers be smart about buying and using health insurance	https://extension.umd.edu/resource/smart-choice-smart-use-health-insurancetm-fall-series/	Going OK/ Moderate
Health Insurance 4 U	English	Website with video and publication resources	University of Delaware Cooperative Extension	TA: Practitioners and Farmers Desc: A series of short videos and other resources that will help increase confidence and competence around choosing a health insurance plan	https://www.udel.edu/academics/colleges/canr/cooperative-extension/nutrition-wellness/health-insurance/health-insurance-4-u/	Going OK/ Moderate
Health Care.gov	English, Spanish	Website - glossary, calculators, searchable database	Department of Health & Human Services, U.S. Centers for Medicare & Medicaid Services	TA: Practitioners and Farmers Desc: You can enroll in or change plans if you have certain life events or income, or qualify for Medicaid or CHIP	HealthCare.gov	Going OK/ Moderate
HiredNAg	English	Website with research data, publications, video resources	Ohio State University, College of Food, Ag and Environmental Science	TA: Practitioner and Farmer Desc: This project is examining how health insurance affects economic development and quality of life in the farm sector	https://u.osu.edu/ccwl/projects/health-care-health-insurance/	Going OK/ Moderate

Health Insurance Literacy/Managing Disputes

Title of Resource	Languages	Resource Type (Type of Media)	Providing Agency (Producing Organization)	Target Audience and Description/Summary	Website	Where on Continuum
Health Insurance Claim Problem? How to Navigate the Health Insurance Claims Process	English	Online Article	University of Maryland Extension	TA: Practitioners and Farmers	https://extension.umd.edu/resource/health-insurance-claim-problem-how-navigate-health-insurance-claims-process-fs-1181	Going OK/ Struggling