

Youth Credit and Loan Self-Advocacy Guide

INDIGENOUS FOOD AND AGRICULTURE INITIATIVE

Letter from the Executive Director

Welcome! Whether you are a seasoned farmer or just starting out, this Self-Advocacy Guide for Youth will prepare you with the information, skills, and resources to effectively advocate for yourself with financial institutions, government agencies, and local, Tribal, and federal leaders. Each chapter includes pragmatic, actionable steps for you to build your credit, access loans, resolve challenges, and leverage local, Tribal, and federal resources.

We gratefully acknowledge the generous support of the Native American Agriculture Fund (NAAF) in developing this guide. NAAF has provided foundational support for our work for Native youth for many years and is a leader in strengthening Tribal food sovereignty and agricul-tural economic opportunity for Native youth.

Native youth are the future of food and agriculture in our communities. We hope this guide will support you on your journey!

Wado,

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About the Indigenous Food and Agriculture Initiative

The Indigenous Food and Agriculture Initiative (IFAI) enhances the health and wellness of Tribal communities by advancing healthy food systems, diversified economic development, and cultural food traditions. IFAI is the first law and policy center dedicated to supporting Tribal nations in food and agriculture. Our work supports Tribal governments, producers, and food businesses with educational resources, policy research and strategic legal analysis as a foundation for building robust food economies.





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Introduction

"My credit report says I have an unpaid medical bill, but I paid that bill years ago."

"I've got a farm loan payment due next week, but my car just broke down, and I can't make my payment. Do I just not pay?"

"I couldn't get a business loan from the bank because I don't have any credit history."

In each of these fictional, but realistic, scenarios, you will need to advocate for yourself to protect your access to credit, a key resource for your farm, ranch, or agribusiness. Food and agriculture are capital-intensive businesses. Land, farm buildings, equipment, livestock, seeds, fertilizer, and other inputs are expensive, and most of the time, you probably won't have the cash on hand to pay for everything. You'll need access to credit, the ability to borrow money, to finance your operation. And if lenders, credit bureaus, federal agencies, and financial institutions make errors or aren't willing to work with you, you'll need to advocate for yourself.

Whether you are a seasoned farmer or you're just starting out, this guide will arm you with the knowledge, skills, and resources to effectively advocate for yourself with banks, lenders, government agencies, and others in your food and agriculture journey. The guide will also equip you with practical, general knowledge about credit that you can use to advocate for yourself and your financial health beyond your farm business activities

- **Chapter 1** focuses on understanding credit: What is a credit score? What is credit history? How do you build good credit? What's the difference between business and personal credit?

- **Chapter 2** focuses on the lending process: How do loans work? How do you find a good lender? How d you advocate for yourself throughout the lending process?

- **Chapter 3** focuses on knowing your rights: What legal rights do you have? How do you act as your own advocate in credit-related matters?

- **Chapter 4** focuses on engaging with Tribal leadership, Tribal government staff, and other government representatives: How can your Tribal government and Tribal leaders assist you? How do you reach out to your Congressional representatives for assistance? How do you prepare for a meeting with the USDA?

The end of each chapter will include action items you can use right away, and links to additional resources and support.

Chapter 1: Credit, Credit Scores, and Credit History

This section of the Self-Advocacy Guide will cover the basics of credit, including how to build good credit and the differences between business and personal credit. This information is foundational to your ability to effectively self-advocate on credit issues.

Credit 101

What is credit?
In plain language, credit is the ability to borrow money. More formally, credit is a contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some date in the future, generally with interest. Credit cards, student loans, mortgages, and farm loans are all types of credit accounts. We will use the following key credit terms frequently in this guide. Understanding each of these terms will help you be your own best advocate:

- **Principal:** The amount of money you are borrowing, **not including any interest or fees that a lender adds in order to process the loan.**[1]
- **Interest rate:** The percent of the principal that a lender charges you in exchange for borrowing money. Interest rates can vary significantly. As of August 1, 2026, the Farm Service Agency (FSA) currently **offers** direct farm ownership loans at 6.00% and farm operating loans at 5.25%.[2] Personal loans from a bank can cost significantly more, with **interest rates** typically ranging from 10-15%.[3] **Payday loans**, which will give an advance on a paycheck, can charge interest rates of over 300%![4] This is why you may sometimes hear payday loans described as "**predatory loans.**"[5]

There are several different types of interest. When you're considering a loan, it's very important to understand the type of interest that is applied, because this will determine how much money you'll owe to your lender.

- **Simple interest:** Interest is calculated only on the principal amount borrowed.
- **Compound Interest:** Interest is calculated on the initial principal amount, plus any accumulated interest over time.
    - **Savings accounts often use compound interest—a good compound interest rate can add to your savings.**
    - Credit cards also often use compound interest. Some cards may even compound interest charges

1 Experian, Nov. 2024, What is a Loan Principal?https://www.experian.com/blogs/ask-experian/what-is-principal/.
2 Current FSA Loan Interest Rates (Effective as of August 1, 2026). https://www.fsa.usda.gov/tools/informational/rates/current-fsa-loan-interest-rates
3 Experian, Aug. 2026, Best Personal Loan Rates of August 2026. https://www.experian.com/blogs/ask-experian/best-personal-loan-rates/.
4 Consumer Financial Protection Bureau, May 2024, "What is a payday loan?", https://www.consumerfinance.gov/ask-cfpb/what-is-a-payday-loan-en-1567/.
5 National Association of Consumer Advocates, "Predatory Lending", https://www.consumeradvocates.org/for-consumers/predatory-lending/.

daily, **which can add up quickly if you carry a balance.**[6] Paying cards off quickly can avoid these interest charges.

- **Fixed interest:** The interest rate remains unchanged through the length of the loan term. With a fixed rate, you always know what your monthly interest rate will be.
- **Variable interest:** The interest rate changes over time. This may impact on your monthly payment, making it more unpredictable.
- **Term:** The period you are paying the loan back. The length of loan terms can also vary significantly by lender. FSA operating loans are typically repaid over **one to seven years,**[7] while an ownership loan might be paid over **40 years.**[8] Some lenders allow you to make extra payments to reduce the term of your loan or even pay off the entirety of your loan early. Shorter terms typically mean higher monthly or annual payments, but less interest paid overtime, while longer terms may lower your monthly or annual payments at the cost of paying more interest.

Example 1: You borrow $10,000 for a farm loan with a fixed, simple interest rate of 4.75% over a 12-month repayment period. In this example, the loan principal is $10,000, your interest rate is 4.75%, and your term is 12 months. The approximate cost of your loan is your principal multiplied by your interest rate: $10,000 x 4.75% = $475. Over the 12 months of your term, you're responsible for repaying the bank for the original $10,000 plus the interest of $475: $10,475. If you repay the loan monthly, you can estimate your monthly payments by dividing the total cost of your loan by 12: $10,475/12 months = $872.91.

Example 2: You spend $1,000 on a credit card with a fixed interest rate of 25%, which is compounded dail . After the first day, you will pay $1000 + (25%/365 days) = $1,000.07. Then the second day will be calculated on this new balance of $1,000.07. Compounded interest adds up quickly!

Credit Scores

A credit score is a single number that attempts to measure your likelihood to repay debts on time. There are at least six different "credit score scales," and they all have different ranges. This can be confusing, but the most used score is the Fair Isaac Corporation score, more commonly known as the FICO score. The FICO score scale ranges from 300 to 850. When people refer to your credit score, they usually mean your FICO score. You might also run into other credit scores, like the **VantageScore Credit Score,**[9] but these are less common.

Where does my credit score come from? Credit bureaus.

- Your credit score is based on information collected by **credit bureaus**, companies that collect financial information about you from financial institutions such as banks, credit unions, credit card companies other lenders, and debt collection agencies. There are three main credit bureaus in the U.S.: **Experian, TransUnion, and Equifax.**
- Your credit score might vary a little bit from credit bureau to credit bureau. That's because each credit bureau might have slightly different information about you. Reading your credit report every year is the

6 Experian, April 2024, "What is Compound Interest?", **https://www.experian.com/blogs/ask-experian/what-is-compound-interest/**.
7 USDA Farm Service Agency, "Farm Operating Loans", **https://www.fsa.usda.gov/resources/loans/farm-operating-loans**.
8 USDA Farm Service Agency, "Farm Ownership Loans", **https://www.fsa.usda.gov/resources/loans/farm-ownership-loans**.
9 **https://www.experian.com/blogs/ask-experian/what-is-a-vantagescore-credit-score/**

first step in making sure that all three bureaus are reporting accurate information, so now we'll talk about how you access your credit score and reports.

How do I get my credit score?

- There are several free credit services, such as Credit Karma or Credit.com, for getting an estimate of your credit score. These services can help you continually monitor your credit history and even give you a breakdown of what factors are affecting your credit. **However**, their free price tag comes with a hidden cost: these services cannot tell you what your **actual** credit score is. It may be lower or higher than what they list.
- An account with MyFICO, on the other hand, will give you 100% accurate credit score information–but at $29.95/month. The cost for that knowledge can increase quickly.
- Some Native community development financial institutions (CDFIs) may have credit monitoring ser - vices that you can access for free. Native CDFIs also typically focus on more factors than just a credit score when making loans in their communities, making them a great resource for anyone who is just getting started and building credit. The Native CDFI Network has over 60 member institutions across Indian Country: check **https://nativecdfi.net/find-a-native-cdfi-m** to find one near you!
- Many major credit cards also give you a window into an average credit score and offer basic credit monitoring. If you already have a credit card in your name, log into your account and see what resources you may already have available to you.

What is a good FICO credit score?

In general, personal FICO score ranges look like this:

Exceptional/Excellent	800+
Very Good Credit	740-799
Good Credit	670-739
Fair Credit	580-669
Poor Credit	Below 579

These are just general ranges. Every lender will look at these score ranges differently. Some may have higher thresholds for the scores they want to see before extending credit. For example, some Farm Credit lenders see scores of **620 and below** as poor credit, not as fair credit.[10]

Why is a good credit score important?

- Lenders use credit scores in deciding who to lend to, what kind of interest rates to offer, the length of loan terms, and more. A good credit score means better interest rates and more credit opportunities. Simply put: a good credit score will save you money.

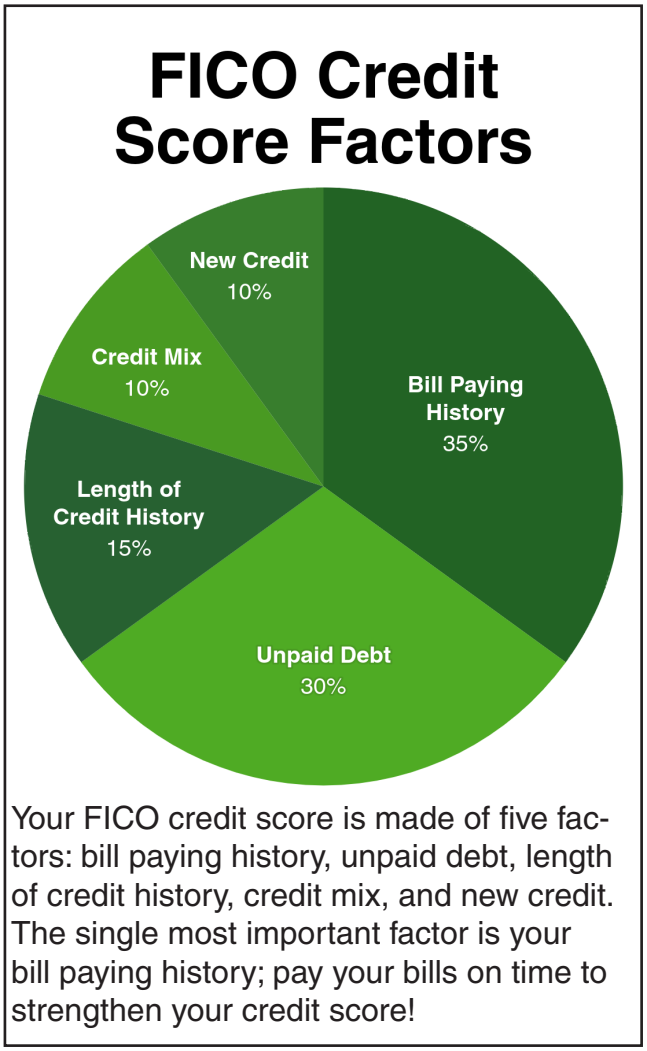
- A good credit score also has other benefits. People with high credit scores may qualify for:
  - ❍ Lower interest rates on large purchases, leading to significant savings
  - ❍ Lower insurance rates
  - ❍ Better credit card rewards
  - ❍ Higher credit limits
  - ❍ More negotiating power for loan terms

10 AgSouth Farm Credit," How Lenders Use Your Credit Score and Credit History",
https://www.agsouthfc.com/articles/how-lenders-use-your-credit-score-and-credit-history.

- Credit scores have become important even outside a lending context: rental agencies will often also check your credit score before renting you an apartment, for example.

What factors impact my credit score?

Your FICO credit score is generally based on five factors, **according to what FICO has released publicly about its calculation of credit scoring.**[11] Some factors are more important than others.



Your FICO credit score is made of five factors: bill paying history, unpaid debt, length of credit history, credit mix, and new credit. The single most important factor is your bill paying history; pay your bills on time to strengthen your credit score!

- **Your bill-paying history (35% of your score):** Your payment history is the single most important factor in determining your credit score. Banks and other financial institutions want to see that you reliably pay your bills on time. Late payments, unpaid bills, bills sent to collection agencies, and bankruptcies negatively impact your bill-paying history and damage your credit score.
- **Your current amount of unpaid debt (30% of your score):** The second most important factor in your credit score is your total amount of unpaid debt and your credit utilization. Owing money on a lot of different credit cards might indicate that you don't have much financial flexibility to pay back future debts. Avoid maxing out your credit cards if you don't need to.
- **Your length of credit history (15% of your score):** A longer credit history improves your credit score. If you don't have much credit history, you can still build a good credit score by paying your bills on time and keeping your credit utilization down. Remember that the length of your credit history only accounts for 15% of your score.
- **Your credit mix (10% of your score):** Your credit mix reflects the types of credit accounts you have, such as credit cards, auto loans, student loans, and more. A wider variety of types of credit accounts indicates to banks that you can manage different types of credit. Again, don't worry if you only have a credit card or student loan – the credit mix is only worth 10% of your score.
- **New applications for credit (10% of your score):** Your credit score looks at how many new accounts you've opened recently. When you open a new credit account, such as applying for a credit card, the lender will make a "hard inquiry" into your credit report. This inquiry can reduce your credit score by a few points. To strengthen your credit score, avoid opening multiple new accounts in a short period of time.

Credit History and Reports

A credit score is a single number estimating your creditworthiness. By contrast, a credit report (or credit history) is a detailed report of your history of borrowing and repaying money. Credit bureaus collect information from banks and other lenders, compiling a somewhat comprehensive report that covers your debts, your payment

11 Consumer Financial Protection Bureau, June 2020, "Your Money, Your Goals: A Financial Empowerment Toolkit," **https://files consumerfinance.gov/f/documents/cfpb_you -money-your-goals_financial-empowerment_toolkit.pdf**.

history, your credit card accounts, loans you've failed to repay, and other information. Lenders use your credit history, along with other information, to determine your creditworthiness and to decide if they will lend you money.

Lenders often use both credit scores and credit history to make decisions about making a loan or how much interest they should charge you. Better credit scores and credit histories get better interest rates, meaning you save money over the life of your loan!

For agricultural credit, know that not every lender will report to a credit bureau, and ag lenders may prioritize different aspects of credit. For example, USDA's Farm Service Agency is **much more concerned** with your credit *history* than your credit *score.*[12]

How do I get my credit report?

- There are three major credit bureaus today: Experian, Equifax, and TransUnion.
- To get your credit report for FREE, go to: **www.annualcreditreport.com**.
    - ❍ **Federal law allows every consumer to access one free credit report per calendar year. This website makes that process quick. Your credit score will NOT be affected by getting your free report each year.**
    - ❍ Unable to send an electronic request? You can still request your free reports through the mail. Call Annual Credit Report toll free at 877-322-8228 for questions on this process.
- Be sure to request your report from ALL THREE major credit agencies: Experian, Equifax, and TransUnion. Not all credit accounts report to all three bureaus–or any bureaus! As a result, your reports can look different depending on what has been reported. This is especially important if there is an error in one of your reports, but not on all three. The only way to know is to get all of them.

How do I read my credit reports?

Your credit reports will look slightly different from credit bureau to credit bureau, but the sections and information should be similar. Follow these step-by-step instructions for each of your credit reports. In Chapter 3, we'll discuss how to fix any errors you identify in your reports

For each report:

- ❑ Get a pencil and paper and start reading! Make notes. You'll use these later for filing disputes to fix any errors.
- ❑ Report number: Make note of your report number. You'll need this to reach out to the credit bureau if anything is wrong with your report.
- ❑ Personal information: This section includes personal information about you, such as your name, social security number, address, and employment records. Read this information carefully. Are the names of all names that you go by? Do you recognize all the addresses? If not, it could be an error, or it could be a sign that you are a victim of identity theft. Check out Chapter 3 for more information on dealing with identify theft.
- ❑ Public records information: This section includes negative credit information from public records, such as bankruptcies. Check for accuracy. Bankruptcies can only remain on your credit report for ten years, so if you see something older than that, note it.

12 USDA Farmers.gov Blog, Jan. 2025, "Ask the Expert: A Q&A with Robert Write about Avoiding Common Mistakes in Farm Loan Applications", **https://www.farmers.gov/blog/ask-expert-qa-with-robert-white-about-avoiding-common-mistakes-in-farm-loan-applications**.

- ❑ Adverse accounts or adverse information: This section will list any accounts with negative information, such as missed or late payments or debts that have been sent to collection agencies.
    - ❑ Do you recognize all the accounts? If you don't recognize an account, search online for the listed creditor. Sometimes loans are sold to new companies. This is common for student loans, making student loans especially hard to recognize. If you still can't figure out an account, the credit bureau may have made an error, or someone may have opened an account in your name (identity theft).
    - ❑ Are the numbers accurate and up to date? For example, does an account list missed payments even though you've made all your payments?
    - ❑ Are any debts older than seven years? Your credit report can only list negative information from up to seven years ago (other than bankruptcies, which stay for 10 years). If you see an older account in your report, note that down for removal through a dispute.
    - ❑ Is anything missing?
- ❑ Satisfactory accounts: This section will list accounts that are in good standing – you have fully paid off the debt, or you're making your regular payments on time. Check this section for the same information as above – but especially pay attention to any missing accounts! You want to show a positive history of paying your bills.
- ❑ Credit inquiries: The last section of your credit report will list "inquiries." These come in 2 flavors: those that impact your credit score (a "hard" inquiry) and those that don't (a "soft" inquiry). A hard inquiry isn't necessarily bad. It will appear when you apply for credit.
    - ❑ Always read these to make sure you recognize the institutions listed as making an inquiry - mistakes and identity theft do happen!

Next, compare your three reports.

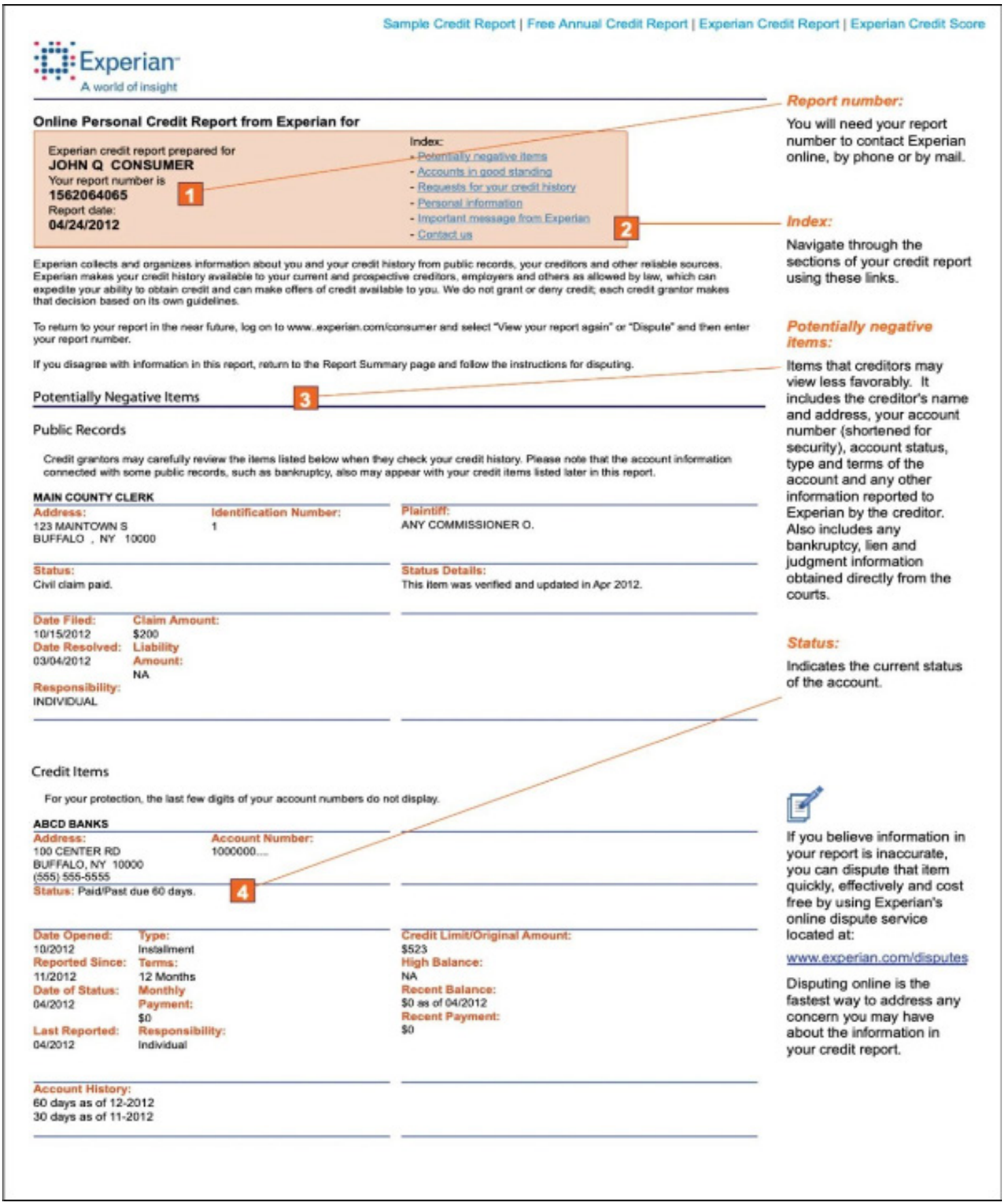
- ❑ Make sure your reports from each bureau match as much as possible. Keep in mind that the three credit bureaus do not always post information on the same timeline. For example, if you just opened a new credit card, you might see that account pops up faster on your Experian report than it does on TransUnion. You can make a note on your file about that if you want, but that is less important than one of the bureaus reporting the wrong information, like assigning an account to you that isn't yours, or reporting that your payment history has included late payments when you have actually paid on time.

Hopefully after reviewing your reports, you haven't identified any errors or missing information
If not, don't worry – you can fix the errors! Skip to Chapter 3 to learn how.

Building Good Credit

You should now have a good sense of what a lender may think about your creditworthiness. If you don't have a great credit score or credit history, that's okay! You can start building good credit by developing healthy financial habits. Keep in mind that building good credit takes time, so even if you don't need a loan or credit card now, it's good to build your credit history for when you do. Here are some good habits you can implement now:

- ❑ Most importantly, pay your bills on time. This is the most important factor impacting credit scores. Missing just one payment not only affects your credit score but also may incur missed payment fees.
- ❑ Pay off your balance as soon as possible.
- ❑ Be careful with your credit utilization. Credit utilization is the percentage of your available credit that you are using. Credit utilization of more than 30% of your available credit is considered high and lowers your score. Aim to keep your credit card balances low, and do not max out your credit cards.



Sample credit report from Experian. Your credit reports will look a little different from bureau to bureau but should include similar information. Read each report carefully and take note of any errors, inconsistencies, or missing information.

- ❑ Refrain from applying for many different lines of new credit, such as new credit cards or loans. Applying for new credit generates a "hard" credit inquiry. Too many inquiries might lower your credit score.
- ❑ Warn your lenders if you will miss a payment and pay the bill as soon as possible.
- ❑ Keep an eye on your credit reports: get your annual report for free each year and check it for accuracy.
- ❑ Make sure you speak to credit bureaus about any errors in your credit report.

What should I do if I have no credit history?

If you have always paid by cash, check, or debit card and don't have any loans or credit cards, you won't have any credit history yet. That's not a bad thing! It means you don't have any bad debts and have an opportunity to start fresh with good financial habits

Building credit takes time. You'll need to build a history of paying your bills on time. There are many options for someone just starting out or rebuilding their credit:

- ❑ Apply for a secured credit card.
  - ❍ Unlike a regular credit card, when you apply for **a secured credit card**, you must put down a cash deposit (typically a minimum of a few hundred dollars). Secured credit cards generally have a low credit limit but otherwise work like a regular credit card and will build your credit. After six months, your bank might offer you a higher credit limit or to "graduate" you to a regular credit card.[13]
  - ❍ Many banks and credit unions offer secured credit cards.
- ❑ Apply for a student credit card.
  - ❍ If you are enrolled in school, you may be eligible for **a student credit card**. Student credit cards work like a regular credit card but are limited to current students (and sometimes recent graduates) and are intended for people with little to no credit history.[14]
  - ❍ If you are younger than 21, you may need to obtain a co-signer, such as a parent. Your co-signer agrees to share liability for your credit card: they will be responsible for missed payments, which will also impact their credit score.
- ❑ Become an authorized user on a family member's credit card.
  - ❍ If you have a trusted family member with good credit, you could ask them to add you as an **authorized user** on their credit card. As an authorized user, you will be issued your own credit card attached to the primary card holder's (your family member's) account and build credit history. The primary card holder remains responsible for all payments.
  - ❍ Make sure to discuss limits on what you can use the card for with your family members and whether they want you to make payments to them! Make sure your family members are also making regular payments on their card. If they fall behind, it will negatively impact your credit history as well.[15]
- ❑ Apply for a credit-builder loan.
  - ❍ **Credit-builder loans** are offered by banks, credit unions, and CDFIs to help people with building credit history. Unlike a traditional loan where you receive funds upfront and pay off the loan

13 Equifax, "What is a Secured Credit Card and Does It Build Credit?", **https://www.equifax.com/personal/education/personal-finance/articles/-/learn/what-is-a-secured-credit-card-do-they-build-credit/**.

14 Nerdwallet, July 2026, "How to Choose a Student Credit Card", **https://www.nerdwallet.com/credit-cards/learn/choose-student-credit-card**.

15 Experian, Feb. 2025, "What is an Authorized User on a Credit Card?", **https://www.experian.com/blogs/ask-experian/what-is-credit-card-authorized-user/**.

over time, in a credit-builder loan, you make monthly payments first and then receive the funds at the end of your term. This process provides you with a history of making on-time payments, building positive credit history.[16]

Personal and Business Credit

The risks of sole proprietorship

So far, we've been discussing personal credit: your personal ability to borrow money based on your personal credit history. You can establish your farm, ranch, or agribusiness under your own name, using your personal credit. This kind of business structure is called "sole proprietorship," and it's very common in agriculture. As a sole proprietor, you own your entire business, and you take out loans for your business under your name and use your personal credit. Establishing your business as a sole proprietorship is easy. There's minimal paperwork, you have full control of everything, and you can pretty much just start operating.

That said, running your farm or ranch as a sole proprietor comes with some significant risks. As a sole proprietor, you assume all risks and liability. There's no difference between your personal assets, such as your personal savings, your car, and your home, and your business' assets. That means that if your business goes under, your creditors could go after your personal assets. If your business is sued, you would be personally liable and might have to pay damages out of your personal assets. It can also be harder to get business loans. Some lenders see sole proprietorships as riskier.

While it's more complicated, you should carefully consider the business structure of your farm or ranch, rather than defaulting sole proprietorship (though in the end, sole proprietorship might make the most sense for you!). Business structures like a Limited Liability Company (LLC), a partnership, or other corporate structure can be time-consuming to set up and may require a small fee to register, but long-term they may offer more protection to your personal assets and reduce your personal liability (for more information on types of business structures, see Akiptan's "Financial Management Guide for Native Agribusinesses" at **https://www.akiptan.org/nativeagribusinesses**). They can also help you establish *business credit*.

What is business credit?

Business credit is the ability of your business — separately from you as an individual — to borrow money. Business credit works similarly to personal credit, with business creditworthiness considering risk factors related to financial history, strength, and habits. Like a personal credit score and report, business credit agencies will also produce a credit report and credit scores based on the evaluation of your business. As in the case of personal credit reports, these business credit reports give lenders a way to assess the likelihood your business will repay its debts and may offer better rates and terms to businesses that score well.

Unlike personal credit, you don't automatically have business credit just because you have a business: you must build it intentionally by taking some extra steps, including incorporating your business and setting up a tax iden-tification number.[17] Incorporating a business can be done under Tribal or state law, and there are many different options out there. Check out this IFAI resource on business structure for Tribal citizens at **https://indigenous-foodandag.com/project/identifying-business-structures-for-tribal-citizens/**.

16 Experian, Jan. 2025, "What is a Credit-Builder Loan?" **https://www.experian.com/blogs/ask-experian/what-is-a-credit-builder-loan/**.

17 Consumer Affairs, March 2026, "Business Credit vs. Personal Credit: What's the Difference?," **https://www.consumeraffairs.com/online/business-credit-vs-personal-credit.html**.

How does business credit differ from personal credit?

The following table outlines some differences between business credit and personal credit.

Factor	Business Credit	Personal Credit
Who it's tied to	Your business entity	You as an individual
Major Credit bureaus	Dun & Bradstreet, Experian Business, Equifax Business	Experian, Equifax, TransUnion
What it tracks	Business loans, credit cards, and lines of credit, vendor accounts, payment history	Personal credit cards, mortgages, and personal loans
Score range	Typically, 0 – 100	Typically, 300 – 850
Reporting behavior	Some lenders may only report to credit bureaus if requested	Lenders and creditors regularly report to credit bureaus
Usage	Used for business financing, trade credit, leasing	Used for mortgages, credit cards, auto loans, etc.
Liability	Tied to the business	Borrower is personally liable

How is business credit helpful?

Although having business credit is not essential when starting a business, it makes running your operation easier for several reasons:

- Business credit cards usually come with higher limits than personal credit cards. This means you will be able to purchase more expensive items, such as staff travel or equipment.
- Furthermore, having a separate business credit card also lessens potential negative impacts on your personal assets.
- With good business credit, you may also have access to lines of credit, term loans, and letters of credit.

Action Items

Congrats on finishing Chapter 1! In this section, we covered how credit works, credit scores, credit history, building good credit, and the difference between personal and business credit.

Here are a few actions you can do right now to start advocating for yourself in the credit world:

- ❑ Request your credit score from a free online service, like Credit Karma or Credit.com. Remember these free services don't give you your exact score, and your actual score might be lower or higher!
  - ❑ If you need your exact credit score, you can work with a Native CDFI or pay a monthly fee to use MyFico.
- ❑ Request your free credit report from **www.annualcreditreport.com**. Be sure to get your credit reports from all three major credit bureaus, Experian, Equifax, and Transunion. Federal law gives you the right to a free credit report from each of the major credit bureaus every year.
- ❑ Carefully review and compare your three credit reports. Note anything that looks wrong or doesn't match. We'll talk more about fixing any errors in Chapter 3.
- ❑ If you don't have any credit history or have bad credit, consider a credit building product like a secured credit card or a credit-builder loan. These financial products are designed to help young people start building

credit history with lower risk.

- ❑ Continue building a good credit history by paying your bills on time and following other good financial ha - its. Remember, if you're going to miss a payment, let your lender know and ask for flexibility
- ❑ Consider establishing your farm or ranch business as a separate business entity, like an LLC. You can work with Native CDFIs, like Akiptan, to develop a business plan.

Notes

Chapter 2: Loans

Starting and operating a farm, ranch, or agribusiness is expensive, and many producers need to borrow money. This section of the self-advocacy toolkit will cover some loan basics, how to apply for a loan, how to advocate for yourself if your loan is declined, and how to find lending options for beginning farmers and ranchers. We'll also cover some alternatives to lending, like grants and community resource sharing.

Lending 101 – Applying for a Loan

How do I get started?
First, you need a business plan. A good business plan is a guidebook for your operation and includes valuable financial information that you'll need to know in order to get a loan, like how much money you need, what you're going to do with it, and what loan payments you can afford. Don't know where to start? No problem! There are many excellent, free resources out there that can help you build a business plan that is unique to your operation and goals:

- **AgPlan** is a free online agricultural business planning tool developed by the farm finance experts at the **Center for Farm Financial Management (CFFM)**. AgPlan is a web-based planning tool that comes preloaded with different templates that you can customize to fit your unique business. Template plans are available for agricultural commodity production, value-added agriculture, agritourism, organic transition planning, personal planning, small businesses, and short-term operators. You can add reviewers to your online AgPlan, like an extension educator or other technical assistance provider, so they can review your plans alongside you and help you get a full picture of your farm's financial health.



- **Akiptan**, a Native Community Development Financial Institution (Native CDFI) that specializes in agriculture lending in Indian Country, has **many great resources** for helping young ag entrepreneurs get started in budgeting, developing a business plan, and understanding loans and credit. Check out Akiptan's **Introducing Native Agriculture: A Guide for Young Entrepreneurs** to get started at **https://www.akiptan.org/youthguide**.

- The **Cooperative Extension System** and the **Federally Recognized Tribes Extension Program (FRTEP)** are national systems funded through USDA that provide on-the-ground resources to producers. Many extension offices have business planning training, technical assistance, and other resources, often at no or low cost to producers. FRTEP focuses on providing services to federally recognized Tribal citizens, making these offices specialized and focused on the unique realities of producing in Indian Country.

- **The Business of Indian Agriculture** is a resource from First Nations Development Institute (FNDI) that covers business basics, financial management, and more. **Module 1 includes business planning guidance, along with examples from real farm businesses**.

- **Intertribal Agriculture Council (IAC)** has a nationwide TA Network that provides direct support to producers across Indian Country at no cost to you. Your region's TA can help you locate and navigate business planning resources, highlight lending opportunities, and much more. **You can find your TA's contact information here**.

- **Native Agriculture Financial Services (NAFS)** provides capital to Native producers as well as resources. NAFS **maintains a free educational video library** covering a number of topics related to business planning, including business entity types, financial management, and more

- The **Native American Agriculture Fund (NAAF)** launched a webinar series for Native producers featuring speakers from CFFM, NAFS, and the Native CDFI network. The second video in the series is all about business planning.

Having a business plan helps you lay out your goals and get a clear picture of your finances. It will also be a critical part of your conversations with lenders.

How do I choose a lender?

There are many potential lenders out there. Different lenders offer different loan types, and some may have better options depending on what you're trying to finance and how much you need. Before you start lender shopping, look back at your business plan. What are you trying to finance—do you need land? Equipment? Support for day-to-day activities of your operation? If you're looking to buy land, you'll be shopping for a land acquisition loan. If you're looking for equipment, you may consider an intermediate term loan, or an operational loan if you're looking at financing for a production cycle

You can get a farm or business loan from many different types of financial institutions and lenders, including banks, cooperatives, credit unions, USDA and other federal agencies, Community Development Financial Institutions (CDFIs, including Native CDFIs, among other lenders. Popular sources of agricultural credit include:

- **The Farm Credit System**, a nationally networked customer cooperative system, is a significant source of agricultural loans, serving over 600,000 producers.
- **USDA's Farm Service Agency (FSA)** is another significant source of agricultural credit, especially in Indian Country where more traditional lending may be challenging to access. We discuss FSA programs in greater detail, along with Farm Credit and other lending options, later in this chapter.

Lenders may offer you different interest rates, terms, conditions, technical assistance, and other resources. Lenders may also differ in their loan requirements, such as minimum credit score, credit history, and income limits. Research potential lenders—look at their websites or visit with a loan officer to see what kinds of loans they offer and what they look for in a borrower. You can also talk this over with a trusted advisor or technical assistant! The resources we linked above on business planning have many options for free expert assistance. If you're not sure where to start, reach out to us, we can help you find local TA experts!

As you explore different lenders, be sure to consider:

- ❑ Will the lender offer loans in the amount you need? **FSA, for example, has lending limits for their farm ownership loans, operating loans, youth loans, conservation loans, emergency loans, and microloans**.

- ❑ What interest rates do they offer? If you're considering a variable-rate loan, how much can the interest rate change? How much will the loan cost over the course of its term?
- ❑ What is the term of the loan? If you're just starting out and you're financing a land purchase, you'll most likely want a longer loan term.
- ❑ Generally, you want to keep your monthly debt payments to no more than 30-35% of your monthly income. This number is called your "debt-to-income" ratio.
- ❑ What are the lender's requirements for borrowers? This can include credit scores, credit history, income, collateral, and other factors. Commercial banks are often reluctant to work with borrowers with a low credit score, while FSA focuses more on your credit history than your credit score. CDFIs, especially Native CDFIs, look beyond a credit score and are often more willing to work with borrowers with low credit scores or limited credit history.
- ❑ Does the lender have other fees? Sometimes lenders charge fees for covering the cost of processing your loan, or for paying off your loan early. Federal law requires lenders to fully disclose the terms of your loans and any associated fees (see Chapter 3 to learn more about your consumer credit rights under federal law).
- ❑ Does the lender provide any additional assistance, support, or special loan types for first-time borrowers, beginning farmers and ranchers, and/or youth borrowers? For example, **USDA offers a range of loans and other services to support beginning farmers and ranchers** (anyone of any age who has been farming/ranching for less than ten years). Akiptan, a Native CDFI, **offers specific youth financing**.

Generally, you want to choose a lender that will provide you with the most favorable interest rates. If you don't have much credit history or a lower credit score, you might consider working with a CDFI or FSA. As community-based operations, Native CDFIs/CDFIs in general can be a great choice for first-time borrowers. They are focused on serving the community and have experience working with new borrowers and may offer more guidance and support.

How do I apply for a loan?

Once you have chosen your lender, you can apply for the loan! The application process will vary depending on the financial institution, but generally you will be asked to provide

- ❑ Legal information about yourself, such as your name, address, and Social Security number. If your business is applying for the loan (see above about "business credit v. personal credit"), you may be asked to give the business Employer Identification Number (EIN). Some loans, such as FSA loans, may ask you to identify yourself as a beginner farmer or rancher, a socially disadvantaged farmer or rancher, or a veteran farmer or rancher.
- ❑ Permission for the lender to check your credit report and credit score.
- ❑ Financial statements, such as bank accounts, pay stubs, and/or tax forms.
- ❑ Information on potential collateral, such as equipment, land, or livestock that you own.
- ❑ Information on other debts, such as credit card debt or student loans.
- ❑ Purpose of the loan.
- ❑ Business plan and financial projections

If you still need a business plan, now is a great time to make one! Check out the resources earlier in this chapter to help get you started.

Your lender will review this information and decide whether to approve or deny your loan application. Lenders generally evaluate applications based on the 5 C's of credit:[18]

- **Character:** Your credit history. What's your track record for paying back debts? Do you have a history of being late or have you ever defaulted on a loan? For certain FSA loans, FSA will also look at your farm experience.

- **Capacity:** Do you have the ability to repay your loan, based on your current income and debts?

- **Capital:** How much money do you have on hand?

- **Collateral:** What physical assets do you have? These might include livestock, equipment, cars, and land. Note that while trust land can be used for collateral, it is more complicated, and you may benefit from working with a lender who understand Indian Country land issues.

- **Conditions:** What are other factors that might impact your ability to repay the loan, such as your job stability and the economic outlook for agriculture?

I was denied a loan. What do I do?

First: don't panic! Second: Don't give up! There are steps you can take to advocate for yourself and to make yourself a more appealing borrower in the future. You can also look at other financial institutions, like a CDFI or credit union, or federal agencies, like FSA.

❑ **Start by finding out why you were denied.** When you are denied credit, you will typically receive an explanation in writing from the lender. Read this notice. Is the information accurate? If there is something on your credit report that a lender flagged but you do not recognize, you'll want to access your credit report and investigate that item.

If you didn't receive a notice after a credit denial for a personal loan, you have rights! Under the Fair Credit Reporting Act (FCRA), you have the right to know why you were denied a *personal* loan. And, under the Equal Credit Opportunity Act, it is illegal for lenders to consider race, sex, marital status, national origin, or religion in their loan decision making. If you think your rights may have been violated, check out Chapter 3 for steps you can take.

❑ **If you haven't already, request your credit reports and check them for errors.**

- ❑ If there's an error on your credit report, you can file a dispute to get it corrected. Check out Chapter 1 of this guide on reviewing your credit report and Chapter 3 on disputing any errors.

- ❑ If your credit report includes negative information due to a factor outside your control, like a death in the family, illness, or identity theft, you can file a note on your credit report to explain the discrepancy. See Chapter 3 for more information on adding statements to your credit report.

18 Investopedia, Dec. 2025, "5 Cs of Credit: What They Are, How They're Used, and Which is Most Important", https://www.investopedia.com/terms/f/five-c-c edit.asp.

- **If you are denied a loan for poor credit history,** you can take steps to repair your credit by paying down debt and paying your bills on time. Rebuilding credit takes time, but as little as six months of regular, on-time payments can make a big difference. See Chapter 1 in this guide for more information on building good credit.

- **If you were denied a loan for insufficient credit history,** you can also take time to build up credit history through a secured credit card or credit builder loans through a credit union or a CDFI. Check out Chapter 1 for more information on building good credit.

- **If you were denied a loan from the Farm Service Agency (FSA) and you think they made an error or did not follow their own policies, you have appeal rights.** You can file an appeal with USDA's **National Appeals Division** or request mediation through the FSA **Certified Mediation Program**. An appeal must be submitted within 30 days of your denial notice from FSA. Organizations such as Farm Commons (**https://farmcommons.org/**) provide legal resources for producers considering appeals. See Chapter 3 of this guide for more information on filing an appeal at USDA.

- **Consider applying for a loan at a different type of financial institution** Commercial banks, like Chase or Bank of America, often have stricter loan requirements. In contrast, the FSA does not use credit scores in lending decisions. They also do not automatically disqualify potential borrowers for a history of slow payments, a lack of credit history, or recent poor credit due to things outside your control. CDFIs are another good alternative and often have options for borrowers with no or negative credit history. See the end of this chapter for different lending institutions for beginning Native producers.

I got approved for a loan! Now what?

Congratulations! Carefully review your loan documents before signing them. Make sure you understand everything in your loan agreement and don't hesitate to ask questions. Once you've completed the paperwork, it's usually at least a few days before the money is deposited in your account. Make sure you know what your monthly payment is and when it is due! Consider setting up automatic payments to make sure you don't accidentally miss a payment.

What if I can't make my monthly payment?

Life happens – your car needs a major repair, you lost your job, or you had an emergency expense, and you can't make your monthly payment. As early as possible — and ideally **before** you miss a payment — contact your lender and explain your situation. Your lender may be willing to work with you to offer a grace period, avoid late fees, avoid impacts to your credit score and history, and/or work out a payment plan. Make your late payment as soon as you can.

The sooner you speak to your lender, the better. Lenders sometimes provide borrowers with a grace period to make late payments, but once that period has passed, they'll impose late fees. Once you are 30 days past due, lenders can report to credit bureaus that you have missed payments — meaning the information will appear on your credit history and will lower your credit score.

What is defaulting on a loan?

Defaulting on a loan is when you stop making payments for a certain period. Depending on the loan, missing even one payment can sometimes lead to default. Defaulting on a loan has very serious consequences: your

credit score will take a big hit, your credit history will list missed payments and a default, and your loan might be sent to a collection agency. Defaulting on a loan will make it much harder — and more expensive — to get a loan in the future. If you're at risk of defaulting on your loan, talk to your lender to discuss your options. Defaulting is expensive for your lender too, so they may be motivated to work with you on a repayment plan.

Farm Service Agency (FSA) Loans for Beginning Native Farmers

USDA's Farm Service Agency (FSA is a great option for loans for beginning farmers and ranchers. They often provide better interest rates than other lenders, and they have special funding set-asides for beginner farmers and ranchers. By law, FSA also must set target participation rates for socially disadvantaged farmers and ranchers (SDFR), which includes members of federally recognized Tribes. This section of the Self-Advocacy Guide reviews FSA programs available to beginner farmers and ranchers. For more information or to apply, reach out to your local USDA office, which you can find at: **https://www.farmers.gov/working-with-us/service-center-locator**.

Am I a beginning farmer or rancher?

USDA defines a **beginner farmer or rancher** as farmer or rancher who:

- Has not operated a farm for more than 10 years.
- Substantially participates in the farm operation.
- For farm ownership loans, the applicant cannot own a farm greater than 30% of the average farm in the country at the time of application.
- If the applicant is aentity, all members must be related by blood or marriage, and all entity members must be eligible beginning farmers.[19]

What is a socially disadvantaged farmer or rancher?

Federal law defines a **socially disadvantaged farmer or rancher** as "a farmer or rancher who is a member of a socially disadvantaged group," which means a group who has been subjected to racial or ethnic discrimination because of their identity as members of a group.[20] USDA has previously included African Americans, American Indians, Alaskan Natives, Asians, Hispanics, and Pacific Islanders as part of its socially disadvantaged programming.[21] USDA is not offering as many of these programs currently, but the definition is still part of some pro-grams where Congress has included it. Native producers may qualify for these programs.

Are there other requirements for applying for an FSA loan?

FSA direct operating and ownership loans are a great opportunity for a young or beginner farmer, or anyone who has a limited credit history or lower credit score. Compared to other lenders, there are some **additional requirements** for FSA loans.[22] Among other requirements:

- ❑ You must be a family farmer.

19 USDA Farm Service Agency, "Beginning Farmers and Ranchers Loans", **https://www.fsa.usda.gov/resources/beginning-farmers-and-ranchers-loans**.
20 Section 2501(a) (5-6) of the Food, Agriculture, Conservation, and Trade Act of 1990 (7 U.S.C. 2279).
21 USDA, "Limited Resource Farmer and Rancher - (LRF/R) Socially Disadvantaged Farmer Definition" **https://lrftool.sc.egov.usda.gov/SDFP_Definition.asp** .
22 USDA Farm Service Agency, "Farm Loans Overview", **https://www.usda.gov/sites/default/files/guidance-documents/FSAF-rm%20Loans%20Overview-2025.pdf**.

- ❑ You must be a U.S. citizen.
- ❑ You must be unable to obtain reasonable credit elsewhere. FSA is a lender of "last resort," meaning they only offer loans to producers who are unable to get loans elsewhere, such as through a bank. You'll have to certify that you are unable to get a loan elsewhere, and in some cases, your FSA loan officer might ask you to provide loan denial letters from other lenders.
- ❑ You must not be delinquent on any federal debts.
- ❑ For direct ownership loans, you must have at least three years of experience in farming or ranching.



- ❑ You must not have received loan forgiveness from FSA in the past.
- ❑ You must not have been convicted of growing a controlled substance in the last five years.
- ❑ You must be within the time restrictions for how long a producer can receive FSA loans.

If you are considering an FSA loan, contact your county FSA office to discuss your plans and get assistance through the loan process. You can find your local FSA office online at **https://www.fsa.usda.gov/fsa-office-locator**.

Other Lending Options for Beginning Native Farmers

Farm Service Agency (FSA) loans are a great option for many beginning farmers and ranchers, but there's no one-size-fits-all lender. Here are some other options to consider:

FSA loan guarantees

In addition to loans, FSA offers **loan guarantees** to lenders for farm ownership and operating loans. In a loan guarantee, you would borrow funds from a USDA-approved lender. FSA will guarantee the loan. This means that FSA agrees to repay the money you owe to a lender if you default on the loan, and the lender takes on less risk, since they will be repaid regardless of your ability to pay. You might consider applying to a commercial lender for an FSA loan guarantee if you are unable to secure an FSA direct loan or if you need to borrow more money than is allowed in FSA direct loan programs. FSA will guarantee loans up to $2,343,000.[23]

Farm Credit System (FCS) loans

The **Farm Credit System** (FCS was established by federal law to provide credit to farmers, ranchers, and agri-businesses in rural areas. Unlike FSA, the FCS is not run by the federal government: it is a "nationwide network of community-owned cooperatives."[24] Borrowing requirements for the FCS are often similar to those of commercial lenders.

23 USDA Farm Service Agency, "Guaranteed Farm Loans", **https://www.fsa.usda.gov/resources/loans/guaranteed-farm-loans**.
24 Federal Farm Credit Banks, "Farm Credit System", **https://www.farmcreditfunding.com/ffcb_live/aboutUs/farmCreditSystem.html**.

FCS lenders have **dedicated programs** for young, beginner, and small farmers and ranchers, such as trainings on risk management, financial management, business plan development, and succession planning. To be a young farmer, you must be 35 years or younger. Beginning farmers have 10 years of experience of less, and small farmers have less than $350,000 in annual sales.[25]

Community Development Financial Institutions (CDFIs) Loans

Community Development Financial Institutions (CDFIs were established by Congress to increase access to capital and promote economic development in distressed communities. Unlike traditional financial institutions, CDFIs focus on serving borrowers who have trouble accessing other lending due to limited credit histories and/or lower credit scores. Without CDFIs, many of these borrowers might not have access to financial services. CDFIs aren't run by the federal government, but they receive funding from the federal government.[26]

Native CDFIs specialize in serving Indian Country and have a unique understanding of the challenges and barriers to accessing credit for many Native borrowers.[27] Unlike traditional banks, Native CDFIs provide tailored technical assistance and financial education to borrowers, in addition to loans. They're often more flexible in lending requirements and more willing to work with a borrower's unique circumstances. Native CDFIs can also assist with regular credit monitoring and typically offer specialized loans for building or repairing credit. Today, there are over 60 Native CDFIs across 24 states. Check out the Native CDFI Network at **https://nativecdfi.net** to find a CDFI near you.

Alternatives to Lending

Loans may not be the only way to financially support agricultural operations. Grant opportunities can also offer support. Below is a list of resources that provide alternatives to lending programs.

State Department of Agriculture Grant Opportunities

- Typically, smaller and more flexible than federal programs, focused on local priorities, such as market development, infrastructure gaps, or culturally significant foods.
- Administered through State Departments of Agriculture, economic development agencies, or Tribal governments, not USDA service centers.
- The National Association of State Departments of Agriculture (NASDA) maintains a State Directory of Departments of Agriculture at **https://www.nasda.org/state-directory/**.



USDA Grants

In addition to loans, USDA has several grant programs to support farmers and ranchers. Grants are often very competitive and have limited funding. If you are considering applying for a grant, be sure to carefully review eligibility requirements and deadlines. Organizations like the Intertribal Agriculture Council can often

25 Farm Credit, "Young, Beginning, and Small Farmers", **https://farmcredit.com/our-customers/young-beginning-small-farmers/**.
26 Congressional Research Service, Sept. 2023, "Community Development Financial Institutions (CDFIs): Overview and Selected Issues", **https://www.congress.gov/crs-product/R47217#_Toc147155331**.
27 Native CDFI Network, "What is a Native CDFI?", **https://nativecdfi.net/what-is-a-native-cdfi/**.

assist you with identifying and applying for grants.

- **Value-Added Producer Grants (VAPG)**
  - Help producers enter the value-added market, including processing, marketing, or branding their products instead of selling raw commodities. Examples include turning fruit into jam, milk into cheese, or grass-fed beef into packaged retail cuts. These value-added products command higher prices and may be more profitable for the produce .
  - Grant size ranges from up to $75,000 for Planning Grants and up to $250,000 for Working Capital Grants.
  - Priority is given to beginning farmers and ranchers, socially disadvantaged farmers and ranchers, and small and mid-scale farms. Tribal producers and entities are eligible and often competitive.
  - Highly competitive and paperwork-heavy, but one of USDA's most impactful market-oriented grants.
  - Website: **https://www.rd.usda.gov/programs-services/business-programs/value-added-producer-grants**

- **Agricultural Management Assistance (AMA)**
  - Provides financial help to reduce risk and improve farm management, such as irrigation upgrades, soil conservation, water management, and weather-related practices.
  - Grant sizes vary by practice but historically are up to $50,000 per year per producer.
  - Cost share is required, usually around 25-50%, and NRCS pays the rest. Cost sharing is a general term for when the grant awardee must also provide funding towards the proposed project.
  - Priority is limited to certain states and is given to beginning farmers and limited-resource producers.
  - Website: **https://www.nrcs.usda.gov/programs-initiatives/agricultural-management-assistance**

- **Sustainable Agriculture Research and Education (SARE)**
  - Supports on-farm research, education, and demonstrations that improve sustainability, profitability, and environment stewardship.
  - Grant size ranges from $7,000 to $15,000 for farmer/rancher grants and up to $25,000 for producer or partnership grants.
  - No formal cost share requirements other than time and resources.
  - Priority is given to beginning farmers, farm-led innovation, and peer learning and education.
  - One of the most accessible entry-level funding sources for new farmers, but SARE grants cannot be used to begin a farm and generally cannot be used to make large purchases for land or equipment.
  - Website: **https://www.sare.org/grants/**

- **Conservation and Organic Support Programs**
  - Conservation Stewardship Program (CSP)
    - Pay producers to maintain and improve existing conservation practices over time. Producers work with NRCS staff to identify conservation practices that meet the producer's natural resource management goals, such as improving water and air quality, soil health, or wildlife habitats. For example, NRCS could assist a producer implementing a new cover crop system to improve soil health.
    - The CSP minimum payment is $4,000 per year, with total payment depending on the implemented practices. Contracts last five years and are renewable, subject to approval.

- Priority is given to beginning farmers, socially disadvantaged farmers, and veterans.
- Work with your local Farm Service Center to get started.
- Website: **https://www.nrcs.usda.gov/programs- initiatives/conservation-stewardship-program**

❍ **Environmental Quality Incentives Program (EQIP)**

- Helps farmers and ranchers install or adopt conservation practices, like fencing, high tunnels, irrigation improvements, nutrient management, or composting.
- Grant sizes are practice-based payments, and the contract cap is typically up to $450,000 over several years.
- Priority is given to beginning farmers, socially disadvantaged farmers, and veterans.
- One of the most common first USDA programs for new farmers.
- Work with your local Farm Service Center to get started.
- Website: **https://www.nrcs.usda.gov/programs-initiatives/environmental-quality-incentives-program**

Crowdfunding

- Crowdfunding raises money by asking many people to contribute a small amount, usually through an online platform. Instead of relying on a bank loan or grant, individuals or businesses share their idea or project publicly, and supporters donate money, often in exchange for rewards, early access to a product, or simply to support the cause.
- Crowdfunding can help pay for things like equipment, infrastructure, or new products. It can also be a way to build community support and test market interest before making a big investment.
- Crowdfunding can be a good opportunity for a new producer with little to no credit history, but it can be difficult to reach crowdfunding goals without a sustained and time-consuming social media campaign
- Four main types of crowdfunding:
  - ❍ Donation-based crowdfunding (like GoFundMe) involves giving money with no expectation of anything in return.
  - ❍ Rewards-based crowdfunding offers backers perks or products in exchange for their support.
  - ❍ Equity-based crowdfunding gives investors a share of ownership in the business.
  - ❍ Debt-based crowdfunding provides borrowed funds that must be repaid.

Nonprofit and Non-Governmental Organization funding sources

Many nonprofit organizations, philanthropic organizations, and educational organizations are interested in supporting Native producers and projects that advance Traditional Ecological Knowledge (TEK), climate resilience on Tribal lands, and local food systems. They can offer grants, cost-sharing programs, and technical support.

In addition to the resources listed below, Farm Aid maintains an **Ag Funding Library** that includes both national and state-specific funding opportunities. Farm Aid's **Farmer Resource Network** helps producers identify organizations working on specific issues, including organizations focused on supporting Native producers.

- **Intertribal Agriculture Council (https://www.indianag.org/)**
  - Supports Native producers with tailored, on-the-ground technical assistance on everything from starting a new farm to bringing a product to market. IAC's youth program provides small grants to Native youth through Project LEAP.
  - All IAC services are free of charge to members of federally recognized Tribes.

- **Native American Agriculture Fund (https://nativeamericanagriculturefund.org/)**
  - NAAF is a private, charitable trust that provides grants to Tribal Nations, educational institutions, CDFIs, and non-profit o ganizations. While NAAF does not provide grants directly to individuals, all their funded projects serve Native farmers and ranchers, and many serve Native youth.
  - Explore NAAF's grantees page to identify projects in your region that may offer technical assistance, training, and funding.



- **The Fruit Guys Community Fund (https://fruitguyscommunityfund.org/)**
  - Provides small grants to small farms and ag nonprofits for sustainability projects
  - Priority populations are equity-focused, small and diversified farms
  - Funding size - $2,500 to $5,000.

- **Braiding Seeds Fellowship (https://www.soulfi_efarm.org/braiding-seeds-fellowship/)**
  - One-year fellowship program for beginner farmers in southeast and northeast. Fellows receive a $50,000 stipend, professional development opportunities, and one-on-one coaching
  - Solicitations are not always open; the program runs in cohorts. Reopens late summer 2026.
  - Eligible populations are Black, Indigenous, and other farmers of color who are beginning farmers or land stewards.
  - Funding size - $50,000 per fellow; additional mini grants of $2,500 awarded to selected runners-up.

- **Food Animal Concerns Trust (FACT) Fund-A-Farmer Grants (https://www.foodanimalconcernstrust.org/grants)**
  - Provides a range of grants focused on improving farm animal welfare and humane farming, such as transitioning to pasture-based operations, switching to heritage breeds, or improving animal housing.
  - Funding size varies. In 2026, FACT awarded $280,000 in grants to 75 farms.

- **Regenerative Farmer Assurance Fund (https://www.healingsoils.org/ourprograms)**
  - Provides bridge payments to producers impacted by federal reimbursement delays for conservation practices. Farmers experiencing a delay can apply for grants to continue implementation of conservation practices. Grants are repaid if the farmer eventually receives payment; otherwise, farmers do not have to repay grants.
  - Eligible applicants must be in a midwestern state, be certified o ganic or adopting regenerative agriculture practices, and verifiable trigger for bridge payment
  - Funding size – up to $50,000.

- **Rural Advancement Foundation International (RAFI) Grant Programs (https://www.rafiusa.org grant-programs/)**
  - Supports farmers in southeast access land and infrastructure, transition to regenerative and sustainable agriculture, and recover from disasters and farm crises. Grants include support for farm infra-

structure, beginning farmers, and disaster response.
    - Funding size varies by grant opportunity.

- **First Nations Development Institute (FNDI) Grants (https://www.firstnations.org/grantmaking)**
    - Provides a range of grants for Tribes, Tribal organizations, and Native individuals, including for food and nutrition projects. FNDI has several different focus areas for their grants that may offer support for Native agricultural operations, including **Native Agriculture Food Systems Investments and Stewarding Native Lands**.
    - Funding size varies by grant opportunity.

Peer to Peer (P2P) Lending

- Peer to Peer lending is a way for individuals or organizations to borrow money directly from other people, rather than from a traditional bank.
    - Can be an alternative financing option when bank loans are hard to access
    - Typically repaid with interest, and terms vary by platform.
    - Some focus on mission-driven or values-aligned projects, such as regenerative agriculture or local food systems, while others operate more like traditional lending marketplaces.

- Operated through an online platform that connects borrowers with individual investors who are willing to lend small amounts that are combined into one loan.
    - Prosper
    - Lending Club
    - Upstart

Community Sharing

- Community sharing involves the collective, sustainable use of resources, assets, or services to foster collaboration and reduce individual ownership burdens.

- You can coordinate with your Tribe or city council to create a group if your community does not have a community sharing center/ network.

  Examples of community sharing:
    - Commercial kitchens
    - Fish cleaning areas
    - Mobile meat processing facilities
    - Equipment library

Summary

Congrats on finishing Chapter 2! This chapter covered loan basics, advocating for yourself throughout the lending process, and lending opportunities for young and beginning farmers and ranchers. We also touched on non-lending alternatives, such as grants and community sharing projects.

Here are a few actions you can do right now to start advocating for yourself in the lending space:

- ❑ Understand your capital needs and start developing a business plan. Native CDFIs, such as Akiptan, or non-profit organizations, such as Intertribal Agriculture Council, can assist you with this process.

- ❑ Visit your local USDA Service Center. FSA staff can help you identify USDA resources, register for a farm number, review your business plan, and assist with FSA loan applications.
  - ❑ Find your local USDA Service Center at **https://www.farmers.gov/working-with-us/service-center-lo-cator**.
  - ❑ Review recommendations for your first visit to a USDA Service Center at **https://www.farmers.gov/working-with-us/USDA-service-centers**. Chapter 3 of this guide also has advice for your first visit
  - ❑ If your local USDA Service Center is taking a long time to respond or is non-responsive, you can advocate for yourself by reaching out to your Congressional representatives for assistance! See Chapter 3 in this guide for more information.

- ❑ Explore your loan options at FSA, Farm Credit System banks, CDFIs and other lenders.
  - ❑ Review FSA loans for beginner farmers at **https://www.fsa.usda.gov/resources/beginning-farm-ers-and-ranchers-loans**. You can also review Chapter 2 of this guide for more information on FSA loans.
- ❑ Find Farm Credit System lenders near you at **https://farmcredit.com/find-a-lender**.
- ❑ Find Native CDFIs who do agriculture lending near you at **https://nativecdfi.net/find-a-native-cd map/**.
- ❑ For each lender, make sure you understand loan qualification requirements, interest rates, loan term, and your monthly payment.

- ❑ Once you've selected your lender, gather documents for your application. Document requirements will vary from lender to lender, but generally you will need:
  - ❑ Proof of identity, such as a passport, Tribal ID, or driver's license
  - ❑ Social Security Number and/or Employer Identification Number (for business credit applications
  - ❑ Proof of income, such as W2s, recent pay stubs, recent bank statements, and/or federal tax returns
  - ❑ List of assets (i.e. your bank accounts, retirement account, vehicles owned, property owned, etc.)
  - ❑ List of debts (i.e. student loans, home mortgage, car loan, etc.)
  - ❑ Use of funds
  - ❑ You may also be asked to provide a business plan, revenue projections, information about your farm or ranch, and information about your experience with farming or ranching.

- ❑ Apply for your loan! Remember it can take several weeks to multiple months for your loan to be processed. FSA loans typically take longer than commercial loans.

- ❑ If you were denied a loan:
  - ❑ Get information on why you were denied. Under federal law, lenders must provide this information to you for personal credit applications.
  - ❑ Review your credit history and reports for any errors (see Chapter 1 for more information).
  - ❑ If you were denied for insufficient or bad credit history, build or rebuild your credit history (see Chapter 1 for more information).
  - ❑ If you were denied an FSA loan and you believe FSA made an error, consider submitting an appeal with **USDA's National Appeals Division**. You must file your appeal within 30 calendar days of receiving a loan denial (see Chapter 3 for legal resources).

- ❑ Once you have secured your loan:

- ❑ Pay your monthly payments on time! You can set up automatic payments with your bank to make sure you don't accidentally miss a payment.
- ❑ If you can't make a payment, talk to your lender as early as possible.

Notes

Chapter 3: Know Your Rights

Whether you're applying for credit as a consumer or applying for credit for your farm or ranch business, you have legal rights that protect you in certain situations and give you opportunities to advocate for yourself. In this chapter, we'll focus on some of the major federal laws that support you both as a consumer and as a business owner. We'll also cover specific rights you have at USDA and how to exercise your rights if you run into a problem.

Depending on where you're located, your Tribe and/or your State government may also have legal protections that apply to you. Check the next chapter for details on reaching out to Tribal, State, and Federal governments for assistance as part of self-advocacy!

Consumer Credit Rights

Several federal laws protect your rights as a consumer. It's important that you understand your rights under the law so that you can advocate for yourself. We'll discuss three main consumer credit laws here.

The **Fair Credit Reporting Act (FCRA)** **protects** the accuracy and privacy of your credit information. Under FCRA, you have the right to access your credit score and credit reports and to dispute any errors. Credit bureaus are required to respond to your dispute and correct any errors. If your credit report is used to deny you a loan, you have the right to know what information was used against you. Your credit report also cannot be disclosed without your permission.[28]

The **Truth in Lending Act** **requires** financial institutions to provide clear and standardized information about credit products such as credit cards and car loans. It also prohibits lenders from charging hidden fees. Prior to the Truth in Lending Act, some lenders used a wide range of confusing or misleading terms that made it hard for consumers to compare loan products or understand the actual costs of their loans.[29]

The **Equal Credit Opportunity Act** **prohibits** discrimination in lending based on race, gender, age, religion, or marital status. It also prohibits discrimination against applicants who receive public assistance or who have exercised a right under consumer credit laws.[30]

Exercising Your Rights

In this section, we'll discuss some common scenarios where you might need to advocate for yourself and exercise your rights under federal law.

I Was Denied a Loan

Your lender will typically issue an "adverse action letter," which will outline information used to deny your loan and the name, address, and phone number of the agency that provided the credit report.

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28 Consumer Financial Protection Bureau, March 2023," A Summary of Your Rights Under the Fair Credit Reporting Act", **https://files.consumerfinance.gov/f/documents/bcfp_consum_-rights-summary_2018-09.pdf**.
29 Congressional Research Service, Sept. 2024, "Overview of the Truth in Lending Act", **https://www.congress.gov/crs-product/IF12769**.
30 U.S. Department of Justice Civil Rights division, "The Equal Credit Opportunity Act", **https://www.justice.gov/crt/equal-credit-opportunity-act-3**.

- ❑ If you were not issued an adverse action letter, reach out to your lender to request one in writing within 60 days. Federal laws require lenders to respond to your request as long as you submit within 60 days.[31]
- ❑ If the adverse action letter relies on incorrect information in your credit history report, dispute the incorrect information with the credit bureau (see below).

Under the Equal Credit Opportunity Act, your lender may not discriminate against you on the basis of race, color, religion, national origin, sex, marital status, age, receiving income from a public assistance program, or exercising your consumer credit rights.

- ❑ If you believe you may have been discriminated against in the lending process because you were denied credit even though you qualify for it or you were discouraged from applying in the first place for unclear reasons, you have a few options:
  - ❑ You can consult with an attorney. Attorneys can be expensive, but you may qualify for free legal services. Check out the end of this chapter for legal resources.
  - ❑ You can submit a complaint to the Consumer Financial Protection Board, a federal agency whose job is to protect consumer rights. You can submit a complaint online at **www.consumerfinance.gov/complain** or by phone at 855-411-2372. You can also submit a complaint with your state Attorney General.
  - ❑ You can submit a complaint to the Federal Trade Commission, a federal agency that protects consumers from unfair or deceptive businesses practices. You can submit your complaint online at **https://reportfraud.ftc.gov/**.

My credit report has incorrect, incomplete, or outdated information.

Under the Fair Credit Reporting Act, you have the right to access your credit history and credit scores. If there is inaccurate, incomplete, or unverifiable information on your credit report, you have the right to dispute it, and credit bureaus must generally investigate and correct the error within **30 days** of receiving your dispute.[32] Your credit report also may not include **outdated negative information**, which includes negative information more than seven years old and bankruptcies more than ten years old.[33]

Check out Chapter 1 for more information on accessing and reviewing your credit history.

Filing disputes with credit bureaus

- ❑ If you notice an error in your credit report, gather information for filing a dispute
  Generally, you'll need:
  - ❑ Credit report number
  - ❑ Account information: Which account has the error?
  - ❑ Type of error: Is the information incorrect? Outdated? Incomplete? Unverifiable
  - ❑ Explanation: Why are you disputing? For example:
    - ❑ Your credit report states that your car loan was sent to collections, but you're up to date on your car payments, and the loan was never sent to collections.

31 Consumer Financial Protection Board, Dec. 2024, "What can I do if my credit application was denied because of my credit report", **https://www.consumerfinance.gov/ask-cfpb/my-c edit-application-was-denied-because-of-my-credit-report-what-can-i-do-en-1253/**.
32 Federal Trade Commission Consumer Advice, "Disputing Errors on Your Credit Reports", **https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports**.
33 Consumer Financial Protection Board, Sept. 2025, "How long does information stay on my credit report?", **https://www.consumerfinance.gov/ask-cfpb/how-long-does-information-stay-on-my-c edit-report-en-323/**.

- ❑ Your credit report lists accounts that you don't recognize, for example, a credit card that you didn't open.
- ❑ Documentation: Any proof you have of your claims. For example:
  - ❑ A loan statement or account history showing that you have been making on-time payments and are not delinquent.

❑ Submit your disputes with the three credit bureaus (Equifax, TransUnion, Experian). Each of the credit bureaus has options for submitting disputes online or by mail.

- ❑ The Consumer Financial Protection Board has a template letter for submitting a dispute to consumer bureaus at **https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-er or-on-my-credit-re-port-en-314/** that may be helpful for writing your dispute.
- ❑ If you submit your dispute by mail, submit your letter by certified mail, return receipt requested. Keep this receipt along with a copy of the letter you sent. The return receipt is proof that you submitted the dispute.

Filing disputes with credit information furnishers

❑ After submitting your disputes to the credit bureaus, you should also submit a dispute to the company that provided information to the credit bureaus. These companies are also known as "furnishers" and can include banks, credit card companies, and even landlords. If a furnisher submitted incorrect information to credit bureaus, they are required to make corrections.

- ❑ Figure out who furnished the incorrect information by looking at your credit report.
- ❑ Submit a dispute in writing to the furnisher. The Consumer Finance Protection Board has a template letter for disputes with furnishers at **https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute an-error-on-my-credit-report-en-314/**. Submit your dispute letter by certified mail and ask for a return receipt.
- ❑ If the furnisher is local, such as a local bank or cooperative, you can also consider picking up the phone and giving them a call to try to resolve the issue that way.
- ❑ If you resolve issues by phone, take notes during the phone call and ask for an e-mail address of the person you speak with. After the call, send that person an e-mail with a quick summary of what you discussed, specifically noting any agreements you may have reached or anything they agreed to do
  - ❑ For example, if your local bank misreported something on your file and you spoke with someone who agreed to correct that, you might write,
    "Thank you for speaking with me by phone on September 1, 2026, about the incorrect information Local Bank has reported about my credit history to Equifax, Experian, and TransUnion. I appreciate you agreeing to correct this information as soon as possible by contacting all credit bureaus you reported it to."

After submitting your dispute(s)

❑ Document everything! Keep a folder with your dispute letters, evidence, and any communications with credit bureaus or data furnishers. If you send letters by mail, keep the return receipts. If you speak with someone on the phone, keep a record of who you spoke with, when, and what about, along with any emails you sent after the conversation.

❑ If you don't hear back from credit bureaus within 30 days of filing your dispute, reach out to ask for an immediate status update. You can reach out by phone, email, or through each credit bureaus' online systems. Remember that credit bureaus have 30 days to investigate your dispute!

❑ If you hear back on your dispute and you don't agree with the result, you can:

- ❑ Continue your dispute with data furnishers. If they correct the information, the credit bureaus will correct your credit report.
- ❑ Re-submit your dispute with new information.
- ❑ Add a statement to your credit report explaining why you believe the information is incorrect. Lenders who request your credit report will see your statement. See more on adding notes to your credit report below.
- ❑ Submit a complaint with the Consumer Financial Protection Bureau online at consumerfinance.gov/complaint or by phone at 855-411-2373. You can also submit a complaint to your state attorney general.
- ❑ Consult with an attorney. Attorneys can be expensive, but you may qualify for free legal services. Check out the end of this chapter for legal resources. Under the Fair Credit Reporting Act, you have the right to sue credit bureaus, though a lawsuit is an expensive and lengthy process.

I have extenuating circumstances for negative credit information on my credit report.

Sometimes, information on your credit reports is negative but still accurate. Deaths in the family, personal or family illness, job loss, identity theft, and many other factors outside our control can result in negative entries on our credit reports. When this happens, you're not without options.

- ❑ If you have negative credit information on your credit report due to circumstances outside your control or if a credit bureau refuses to remove incorrect information, you can add a statement or note on your credit report explaining the situation. This statement isn't an excuse for missing a payment, but it provides an explanation to lenders, who then may be willing to take your extenuating circumstances into account.

    - ❑ Equifax: Add or remove a statement to your Equifax report by mailing a written request to Equifax Information Services LLC, PO Box 740256, Atlanta, GA 30374 or by calling 866-5191.

    - ❑ Experian: Add or remove a statement by logging into the Experian Dispute Center.

    - ❑ TransUnion: Add or remove a statement by logging into the TransUnion Service Center and selecting "Manage your Consumer Statement."

I don't recognize an account on my credit report.

If you don't recognize an account on your credit report, be sure to take note and take the following steps:

- ❑ Start by checking with the lender or creditor. Sometimes loans or credit products are sold to other companies, so you might not recognize the account name listed on your credit report. That's especially common with student loans. If everything checks out, great! If not, read on to see how to dispute the information.

- ❑ If the account is not yours, *immediately* file a dispute with the credit bureaus to have the account removed from your credit history. Check out the section in this guide on credit report disputes. Under federal law, credit bureaus must remove incorrect information from your report within 30 days of receiving your dispute request.

- ❑ Unfamiliar accounts on your credit report can be a sign that you are a victim of identity theft. If you suspect identity theft, you should immediately:

- ❑ Report identity theft to the Federal Trade Commission (FTC) at **https://www.identitytheft.gov/**. The FTC can help you develop a personal recovery plan. This is a crucial step to take to protect yourself, especially if an identity thief has opened an account in your name and has run up a bill. Generally, you are NOT financially responsible for charges that were the product of identity theft, but you need to act on this right by reporting it and following up. For more information about your legal rights and how to protect yourself when you have been the victim of identity theft, see this resource: **https://www.identitytheft.gov/Know-Your-Rights**.

- ❑ Check your bank accounts, credit cards, and other financial accounts for fraudulent activity.
  - ❑ Report any fraudulent activity to your financial institution.
  - ❑ Change the passwords and PIN numbers for compromised accounts. If you use the same password or PIN number for multiple accounts, change those too.

- ❑ Place a **fraud alert** with any of the three credit bureaus. Potential creditors and lenders will see the fraud alert and will take extra steps to verify your identity, making it harder for a fraudster to open an account in your name. You don't need to place a fraud alert with all three credit bureaus; when you notify one bureau, it will notify the other two.[34]

- ❑ You may also want to request a **credit freeze** with the credit bureaus. A credit freeze, also called a security freeze, prevents creditors from accessing your credit report so that a person who has stolen your information cannot open a new account or credit card in your name. However, this also means that you cannot open any new accounts, either. If you need to apply for a loan or complete a credit check, you can temporarily unfreeze your account. By law, you are guaranteed the right to freeze your credit for free. Request a credit freeze online or by phone with Experian, TransUnion, and Equifax.[35]

- ❑ You can also check with your Tribal and State governments to see if they have any consumer protection programs that support citizens who have been the victims of identity theft. State Attorneys General typically have an online form where you can report identity theft, unlawful attempts to collect a debt, scam calls, robocalls, and other similar matters.

Agricultural Credit Rights: USDA Loans and the National Appeals Division

Congress created the **USDA National Appeals Division**, or NAD, in 1994 to streamline the process for producers to appeal loan denials and other decisions.[36] This means you have a right to have a hearing about the fairness of USDA's decision, and you get to speak with an independent NAD Hearing Officer to explain why USDA's decision wasn't fair and should be reconsidered. The process may not be a quick one, but understanding and using the NAD appeals system is a critically important part of self-advocacy for any farmer or rancher. It gives you a fair, structured way to ask a very large federal agency to change its mind about a decision that impacts your agricultural business and your livelihood. This part of the guide will give you the basics of the NAD ap-

34 Federal Trade Commission Consumer Advice, "Credit Freezes and Fraud Alerts",**https://consumer.ftc.gov/articles/credit-freezes-and-fraud-alerts**.
35 Ibid.
36 USDA National Appeals Division (NAD), "About Us," **https://www.usda.gov/about-usda/general-information/staff-offices/office-hearings-and-appeals/national-appeals-division/about-u** .

peals process, along with links to detailed resources that you can use if you need to file an appeal

Why file an appeal with NAD? Why not just get a lawyer and file a lawsuit?

- It's your legal right to take an appeal to NAD—if you think USDA has made an unfair decision, a decision that breaks their own rules or policies, and that decision impacts you, you have a right to appeal to try and change the outcome.
- Why not just file a lawsuit? To file a lawsuit over these kinds of agency decisions, you're generally required to first do something that is called "exhausting your administrative rights." This means that you have to start by using any agency appeals processes available to you first, before you bring a lawsuit. If you don't file an appeal on time with NAD, you may not have the option of filing a lawsuit later.

Who can file an appeal with NAD?

We'll give you the legal language first: by law, NAD can only hear appeals from **program participants** who have received an **adverse decision** from some **specific USDA programs**. All of those underlined words have specific legal meanings, so let's talk about those.

- **Participants:** A participant is an individual or an entity that has applied for payment, loan guarantee, or other benefits from one of the programs NAD can hear cases from (see below for details). If you applied for individual credit from the USDA's Farm Service Agency (FSA), you are a participant, and you have rights to NAD. Remember business credit? Your business can also apply for credit from FSA. In that case, your business entity would be a participant. Your business entity would then have appeal rights to NAD if you were denied credit from FSA.
  - A participant can also be anyone who has the right to participate in a program or get program benefits but can't because of an agency's decision. For example, if you work for a nonprofit organization that had a subaward on a USDA grant from USDA's Rural Development agency and the main grant was terminated, you may have rights to NAD.

- **Adverse decision:** This is a decision by an officer, employee, or committee of a USDA agency that is negative for a participant. If your farm business applied for an FSA loan and USDA denied that loan application, that is an adverse decision.
  - Other adverse decision examples include notifications that your USDA funding has been terminated or frozen, stop work orders, denial of payments, a notice that you were found ineligible for a program, and more.

- **Programs:** USDA is a big department with many agencies, and not all of them make decisions that are appealable through NAD. These are the agencies with programs at USDA that come with appeal rights to NAD:
  - USDA Farm Service Agency (FSA): Crop payments, disaster relief, and loan programs
    - Note: Some FSA programs may require you to start the appeal process at the *county level first* before a NAD appeal. Check any denial letters you receive to see where to start an appeal.
  - USDA Rural Development (RD): Rural housing grants and loans through the Rural Housing Agency (RHA), Business grants and loans and cooperative programs through the Rural Business Cooperative Service (RBCS)
  - USDA Natural Resources Conservation Service (NRCS): Conservation and land stewardship program enrollment, technical assistance programs, wetlands determinations

- ❍ USDA Risk Management Agency (RMA) and the Federal Crop Insurance Corporation (FCIC): Crop insurance programs

General steps in the appeal process:

- ❑ You receive an adverse determination in writing (emails count—it does not have to be a formal letter).

- ❑ You verify that a NAD appeal is available for this program.

- ❑ You write an appeal letter.
  - ❑ In the letter, you state which specific decision you are trying to appeal. Include the date you got the adverse decision, and which USDA agency made that decision. For example, if you had EQIP funds and they were terminated by USDA on August 28, 2026, you might write: "*I am appealing the decision made by USDA Natural Resources Conservation Service (NRCS) on August 28, 2026, to terminate my EQIP funding*."
  - ❑ You will also want to include a brief statement about why you think USDA's decision wasn't correct in your case. Maybe they didn't understand how your business was organized, or they didn't give you enough notice.



  - ❑ Finally, you'll want to explain how the adverse decision has been harmful for you. It can be difficult to feel comfortable explaining bad circumstances, but this is an important part of the process—the Hearing Officer needs to understand how USDA's decision affects you, so be brief, but be candid. Maybe a denial of credit has put you at risk of having to close your farm business or prevent you from hiring new employees. Maybe a grant termination for your nonprofit means you will have to lay off staff and close some programs that were serving your community. Whatever the impact, describe it briefly in your letter.
  - ❑ Whatever you include in your letter about why the decision was wrong and how it has been harmful for you, remember to keep the letter focused just on your issue, even if you know it is part of a bigger issue. Many times, USDA's general policy about something may not make sense for Indian Country. That is deeply frustrating and you may want to take the opportunity to tell NAD that USDA's entire policy should be changed. However, by law, NAD can only make decisions about USDA's determination in *your* unique, individual case they can't overturn the whole USDA policy. So, you will want to focus on just your specific circumstances in your appeal letter. (*Note: That doesn't mean you can't work separately outside the NAD appeal process on that larger policy issue! It just means this isn't the place to try to make that change happen. You might want to contact a Tribal leader to request consultation on larger issues or reach out to the agency otherwise—check out Chapter 4 for some information about that.*)
  - ❑ Remember to SIGN your letter! You are the only person who can sign your appeal letter—even if you decide to hire a lawyer or have someone else represent you, YOU are still the only person who can sign that letter.

- ❑ Once you have your letter written, you'll have one more piece of paperwork to do: NAD has an appeal

request form that you will fill out. You can download this at: **https://www.usda.gov/sites/default/files/documents/nad-appeal-request-form.pdf**.

- ❑ Take both your *signed* appeal request letter and your completed appeal request form and submit them both to NAD. You can do this online through **NAD's eFile system**[37] or you can print both things and mail them to the **closest NAD office**.[38]
  - ❑ If you have any supporting documents, like a copy of the adverse decision you received, financial statements or other relevant information, you can upload them into the eFile or mail copies to NAD with your appeal request. (Don't mail the originals!) If you don't have them together yet, you can still submit your appeal request to make sure you get it in within 30 calendar days! This is not the only chance you will have to submit supporting documents during the appeals process.

- ❑ It may take up to a few weeks to get a reply from NAD, but they will let you know if your appeal has been accepted and then assign a hearing officer to your case

Important things to keep in mind:

- ❑ **TIME.** If you think you might have the right to file an appeal through NAD, keep an eye on your calendar. Remember that to exercise your rights, you typically have only 30 calendar days after getting a written adverse decision to file an appeal. That may seem like a long time, but it will go quickly. Don't wait!

- ❑ **READ EVERYTHING.** NAD isn't available for all programs at USDA, and sometimes even when it does apply you may need to start first at your FSA field office or FSA County Committee before jumping straight to NAD appeals. When you receive an adverse decision, read the decision documents thoroughly for any appeals or dispute resolution information. If you applied for a program at NRCS, FSA, RMA, RBS, or RD at USDA, NAD appeal rights likely apply.

- ❑ **STAY ORGANIZED.** Keep all your documents, notes, and records about this issue in one place if you can. This includes your original program application and decision determination, a copy of any letters you send, a copy of your appeal request, notes from any phone calls, supporting documents, and so on.

- ❑ **YOU CAN DO THIS!** You don't need to be a lawyer or even hire a lawyer to be successful at an appeal through NAD. You don't need to know everything about a USDA program, its policies, or the law that created it to win an appeal. You don't need to do extensive legal research or challenge a whole USDA policy. You just need to know your specific circumstances and your specific farm business. And YOU are your own best expert about those things!
  - ❍ If you don't feel comfortable taking on the appeal alone, you have options. You can hire a lawyer, but NAD also allows non-lawyers to represent people during their appeals. Accountants, technical assistants who understand your farm business and finances, other trusted advisors, all of these folks can also represent you at NAD.
  - ❍ Intertribal Agriculture Council has staff who can assist with your appeal. Find your local technical assistance specialist at **https://www.indianag.org/technicalassistance**.

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37 USDA," How to File a NAD Appeal", **https://www.usda.gov/about-usda/general-information/staff-offices/office-hearings-and-appeals/national-appeals-division/how-file-nad-appea** .

38 USDA," Contact NAD", **https://www.usda.gov/about-usda/general-information/staff-offices/office-hearings-and-appeals/national-appeals-division/contact-nad**.

Need more information?
Here are some additional free resources you might want to check out if you think you might be eligible for an NAD appeal:

- ***Farm Commons: Filing a NAD Appeal***. This is a longer resource with great information, including sample appeals request letters that you can use to draft your own letter.
- ***Farm Commons: Preparing for a USDA-NAD Hearing***. This guide walks you through the entire hearing process and gives you tips to follow during the hearing to explain your case, manage your stress, and take any necessary steps after the hearing is over.
- *USDA NAD Video*: **USDA's National Appeals Division—Face to Face Fairness**. This USDA video gives you an overview of the filing process and shows you what a hearing at NAD may look like. It s about ten minutes long and is worth a watch.

Recordkeeping

Make sure you document everything! Take notes, including names and exact dates of any letters you send/receive about credit disputes. Print out emails you send or receive about your credit as well. In a safe place that only you or trusted people can access, keep printed copies of:

- ❑ Your annual credit report;
- ❑ Any letters you send to creditors disputing items on your credit report;
- ❑ Letters you receive from creditors;
- ❑ Printed copies of emails you send/receive about your credit;
- ❑ Complaints you've submitted under the Equal Credit Opportunity Act;
- ❑ Requests for mediation;
- ❑ Requests for appeals of USDA program denials;
- ❑ A notes file that includes your notes about any telephone/video conversations you have about your credit, with the time, date, and general summary of what was discussed;
- ❑ Any other information you create or receive about your credit.

Legal Resources

We have designed this guide to help you as your own best advocate, but we also know that **sometimes there are situations where you still may need the advice of a professional.**[39] If you're thinking about speaking with a lawyer, here are some helpful resources to try:

- Farmers Legal Action Group (FLAG): **http://www.flaginc.org** FLAG was founded in the 1980's during the farm financial crisis of that decade, and for forty years they have provided legal services to farmers and ranchers with a goal of keeping producers on their lands.

- Native American Rights Fund (NARF): **https://narf.org/** NARF is a legal services organization that fights for Tribal and Indian rights in court. Note: NARF does not specialize in food and agricultural law for individuals, but they may be able to make recommendations for other resources.

- University of Arkansas School of Law's LL.M. Program in Agricultural & Food Law: **https://law.uark.edu/academics/llm-food-ag/** The oldest agricultural law training program for lawyers in the country, the UA

39 **https://www.farmaid.org/wp-content/uploads/2021/12/FRN_guide-when_do_i_need_a_lawyer.pdf**

LL.M. program has produced thousands of alumni who practice law on behalf of farmers and ranchers.

- Tribal courts and state bar associations sometimes keep searchable databases of attorneys or publish lists of the lawyers who are licensed to practice law in that Tribe or State's court systems, along with contact information. Check your local Tribal court's website and/or do an internet search for "[Name of your State] + bar association" to see if this is available in your location.

- You can search FarmAid's Farmer Resource Network for legal services! Filter by "Legal Help & Mediation Services" to find more o ganizations that can help. The resource network is a free search tool that is regularly updated: **https://frn.farmaid.org/s/**

Mental Health Resources

Advocating for yourself can be stressful! And farming and ranching comes with unique challenges. Producers often face high levels of uncertainty, whether it be from weather and market volatility to rising input costs and labor shortages. The lack of control, paired with isolation and limited access to mental health resources can make it difficult to find support.

Studies show that farmers and ranchers experience higher rates of stress, anxiety, and depression than the general population.[40] Many producers hesitate to ask for help or may not know where to turn. This section brings together accessible mental health resources specifically designed for farmers and ranchers

These resources aim to reduce stigma, promote well-being, and ensure that those who care for the land and feed our communities have the support they need to care for themselves as well.

- **Farm and Ranch Stress Assistance Network (FRSAN)**: The Farm and Ranch Stress Assistance Network links individuals working in farming, ranching, and other agriculture related fields to stress assistance programs. This network includes farm telephone helplines and websites, training programs and workshops, support groups, and outreach services and activities.
  - South (no website or leadership currently listed)
  - Western Regional Agricultural Stress Assistance Partnership: **https://farmstress.us/**
  - North Central Farm and Ranch Stress Assistance Center: **https://farmstress.org/**
  - Northeast Cultivemos: **https://www.cultivemos.org/resources/**

- **Farm Resource Network**: The Farm Resource Network is a free online resource to find o ganizations and resources that support farmers, including resources for dealing with farm stress **(https://frn.farmaid.org/s/)**.

- **AgriSafe Network**: The AgriSafe Network provides education, training, and curriculum on farmer health and safety issues, including depressing, anxiety, substance use, and other mental health challenges **(https://www.agrisafe.org/farmers-ranchers/)**.

- **American Farm Bureau- Farm State of Mind**: The American Farm Bureau, a national farm advocacy organization, launched the Farm State of Mind campaign to reduce mental health stigma and share resources promoting farmer and rancher mental health. Farm State of Mind includes a video series, a mental health

40 Rural health Information Hub, "Rural Response to Farmer Mental Health and Suicide Prevention", **https://www.ruralhealthinfo.org/topics/farmer-mental-health.**

resource directory, and a free peer-to-peer support system that connects producers with peers and trained clinicians **(https://www.fb.org/initiative/farm-state-of-mind)**.

- **Hotlines**: Several organizations provide free hotlines to help producers in crisis.
  - ❍ Farm Aid Farmer Hotline: 1-800-FARM-AID (1-800-327-6243), available Monday to Friday from 9 am – 9 pm PT. Farm Aid is a non-profit o ganization that hosts a music festival in support of family farms. The Farmer Hotline connects producers with someone to talk to and with further resources.
  - ❍ RAFI Farmer Crisis Hotline: 1-866-86-6746, available from Monday to Friday 9 am - 5 pm ET. Hosted by RAFI, a non-profit o ganization that supports farm communities, the Farmer Crisis Hotline connects producers in crisis with someone to talk to and to further resources.
  - ❍ National 988 Suicide and Crisis Hotline: 988 or online at 988lifeline.org, available 24/7. If you are facing mental health challenges, substance use struggles, or just need to talk to someone, dial or text 988 or go online at 988lifeline.org to be connected with a crisis counselor. 988 is free, confidential, and available 24/7. You'll be connected with a counselor in your region who will listen to you and, if needed or desired, refer you to community resources.
  - ❍ SAMHSA National Helpline: 1-800-662-HELP (4357), available 24/7. The Substance Abuse and Mental Health Services Administration (SAMHSA), a federal agency dedicated to advancing behavioral health, operates a free, confidential national helpline for treatment and referral information for mental health and substance use disorders.

Notes

Chapter 4: Engaging with Leaders and Government Agencies

As you develop your farm, ranch, or agribusiness, you may have opportunities to advocate for yourself with government agencies and local, Tribal, and federal leaders. Many federal departments, like the U.S. Department of Agriculture (USDA) have staff and resources dedicated to supporting farmers and ranchers. Unfortunately, many USDA offices may not be familiar with Indian Country, especially the unique challenges of farming, ranching, or starting a business on trust land and the necessity of working with the Bureau of Indian Affairs (BIA).

Part of advocating for yourself may need to include educating federal staff about these issues. Similarly, your Congressional representatives have staff dedicated to helping constituents navigate federal agencies, but these staff members may not have experience with agriculture, Indian Country, or both. Finally, you may also have matters that you want to bring to your Tribal government, both to elected Tribal leaders and to Tribal government staff. Maybe you'd like your Tribe to develop agricultural programs or buy more local food from Tribal producers. Maybe you've run into an issue with a federal agency that impacts everyone in your community and want your Tribal leaders to ask for government-to-government consultation about it.

Whatever your goals, engaging with policymakers and government agencies—Tribal, federal, state, and local—may help you achieve your goals. Part of self-advocacy can also include knowing when and how to work with them effectively.

This chapter focuses on good practices for engaging with leaders and government agencies.
We'll cover:

- Developing a pitch for your idea
- Working with the Farm Service Agency
- Engaging with your Congressional representatives
- Engaging with Tribal governments and Tribal leaders
- Indigenous business attire



Practice introducing yourself and your ideas

Before reaching out to government agencies, financial institutions, or leaders, practice introducing yourself and pitching your idea. You don't need to be perfect, but meetings at banks or a Tribal council room can be nerve-wracking! Having a prepared pitch can help make sure you cover everything you need to and help you have words to fall back on if you get nervous.

Introducing yourself (1 minute)

- ❑ Thank the person you're meeting with for taking the time to meet with you.
- ❑ Share your full name, your Tribe, and where you are from.

- ❑ State the purpose of the meeting. For example, if you are asking for a loan, briefly explain what it s for. If you're seeking feedback on your business plan, share that you are a beginning farmer and are looking for advice and resources.

Introducing your idea (2-3 minutes)

- ❑ Briefly describe your project or operation. Are you starting a new organic farm? Acquiring new livestock?Starting a new conservation practice? Launching a new food product?
- ❑ Share your business story. You don't need to share every single detail but provide enough information to show what you've thought about your business through. Consider including:
  - ❍ What is your farming business about? What is your vision?
  - ❍ When and why did you decide on this specific venture?
  - ❍ Is it filling a gap that currently exists in your community?
  - ❍ What sets your business (current or idea) apart from other businesses?
  - ❍ What experience do you have that will be relevant to building your business?
  - ❍ If meeting with a Tribal official, is your business aligned with any Tribal initiatives or priorities?
- ❑ Share your research and preparation. Again, you don't need to share every single thing, just enough to let them know that you're prepared.
  - ❍ Have you drafted a business plan?
  - ❍ Have you approached other organizations (e.g. other banks or credit institutions)?
  - ❍ Have you sought technical assistance or spoken to other USDA staff?
  - ❍ Have you created an inventory of current sources of income or possible collateral?

Making your ask (1 minute)

- ❑ Close your pitch by making a specific request, whether its assistance securing a loan, technical assistance, general advice, or something else.
- ❑ Finish with thanking the person you're meeting with for their time.

Working with the USDA Farm Service Agency (FSA)

Your local Farm Service Agency (FSA) office is an important resource for your farm or ranch. If you're just starting out, stopping by your local FSA office should be one of your first steps This section provides an overview of the FSA, how you can get help, and what to do if your local FSA office is non-responsive or closed

What is the Farm Service Agency?

The FSA is a USDA agency that administers support farmers, ranchers, and other agricultural partners. FSA has local county offices throughout the country and can help you apply for farm loans, get disaster assistance, access risk management tools, and more. They also provide free technical assistance and can help you connect with local resources.

FSA has many resources for both new and established producers including:

- Technical assistance: Staff at your local FSA office provide technical assistance to help you start or ope - ate a farm, access local resources, and apply for USDA programs.
- Farm loans: FSA has farm ownership loans to help with purchasing or starting a farm and farm operating loans to help with the everyday costs of operating a farm. FSA focuses on borrowers that can't access credit elsewhere and offers lower interest loans than commercial banks. They also set aside funding for beginning farmers and ranchers. See Chapter 2 in this guide for more information about FSA loans.

- Disaster assistance: FSA administers agriculture disaster assistance programs, such as the **Livestock Forage Disaster Program**, which supports ranchers who are impacted by drought or fire, and the **Non-insured Disaster Assistance Program (NAP)**, which provides financial support to producers of non-insurable crops in case of natural disasters.
- Conservation assistance: While most conservation programs are administered by the Natural Resources Conservation Service (NRCS), FSA administers several conservation programs that provide financial assistance to producers for implementing conservation practices or protecting sensitive land.

FSA also has online resources to help you get started, including a Program Finder that takes in your information and pulls up relevant FSA programs; a Loan Assistance Tool that helps identify the best FSA loans for you; an FSA office locator; and program eligibility information

Locating your FSA Office

Use the **USDA Service Center Locator** to find your local FSA, Natural Resources Conservation Service, and Rural Development staff. You can also check the **USDA State Office Locator**. Almost every county will have a local FSA office with staff specializing in your region.

You can also look up your office on Farmers.gov or call the FSA hotline at (877) 508-8364.

If you have trouble with the locator, you can email technical support at **fpacitservicedesk@usda.gov**.

Preparing for a meeting with your county FSA office

After you have located your FSA office, call ahead to verify hours of operation. You can also inquire if you need to schedule an appointment with an agent.

If you are visiting FSA for the first time, you will need to bring

- Proof of identity, such as a driver's license, Tribal ID, or social security card (Note: your local FSA office may not be familiar with Tribal IDs. Be prepared to explain and/or show additional identification)
- Copy of property deed, rental agreement, or lease agreement for the agricultural land that you'll be operating on.
- A map of your property, if you have one.
- Official tax identification and business documents, if you have the
- Financial and production records for your farm, if you have them.
- Any written documentation of your farm plans (existing or aspiring), if you have them.

Make a list of questions for your meeting, such as:

- What resources do you or area organizations have to assist me with business planning?
- What documents do I need to register my farm with FSA? To apply for a loan?
- What loans and conservation programs am I eligible for?
- Can you provide advice or guidance for tackling [explain your problem]?

At your first meeting at FSA, you'll meet one-on-one with an FSA agent to discuss your farm or ranch, your plans and goals, and resources for getting started. Your FSA agent will help you register your farm with FSA and get a farm number, which is necessary for applying for FSA programs. In subsequent visits, FSA staff can help you apply for loans, access FSA programs, and connect with local resources.

General tips for effectively working with FSA

FSA staff are experts in their agricultural programs, but they aren't experts on YOUR farm or ranch. It's your job to explain your operation and goals — and to ask for the resources, support, and advice that you need. Here are some general tips for effectively working with FSA:

- ❑ Show up to your scheduled appointments on time. Many FSA offices today are understaffed and under-resourced due to recent staff departures at USDA. Be respectful of FSA staff's time.
- ❑ Prepare for your meetings ahead of time to make the best use of your limited time with an FSA agent. It might be a while before you can get a follow-up appointment.
- ❑ Be ready to explain your ag operation.
  - ❍ What does your property look like?
  - ❍ What are you growing or raising (or want to)?
  - ❍ What are your operational and financial goals? For example, do you want to become certified organic? Do you want to expand your operation to include new livestock or crops?
  - ❍ What resources do you need to meet your goal? For example, do you need a loan to purchase equipment?
- ❑ Be ready to explain unique challenges from operating in or around Indian Country. If your FSA agent isn't familiar with trust land, Bureau of Indian Affairs documentation, or other materials, you may need to educate the FSA agent.
- ❑ Ask questions about anything you don't understand, especially before signing anything. It's FSA's job to serve you, and part of that job is explaining things you don't understand.
- ❑ Be patient. Many FSA offices are understaffed, leading to delays in processing loan applications and other services. While delays may be frustrating, there are limits to what county FSA staff can do to speed up the process.
- ❑ Regularly follow up with your FSA agent. If you've applied for a loan or program and haven't heard back in a while, shoot your FSA agent an email or give them a ring to check in and ask for a status update. For example, by FSA policy, you should receive a final loan decision within 60 days of submitting a completed application. If you haven't heard back after 60 days, advocate for yourself by reaching out.
- ❑ Keep track of deadlines and respond to FSA messages promptly. For example, after you apply for an FSA loan, FSA will notify you of any missing materials within ten days. If you don't respond within a certain amount of time, your loan application will be canceled, and you'll have to start over.
- ❑ Document everything! Keep track of your meetings, emails, letters, phone calls, or any interactions with FSA. Note the date, topic, outcomes, person(s) you interacted with, and any other relevant information. This documentation is invaluable for your self-advocacy, especially if you run into problems.

What can you do if your FSA office isn't responding to your messages?

You might have trouble contacting your local FSA office due to recent sta f departures throughout USDA. These changes have left many FSA offices understaffed, which can cause delays in loan servicing, technical assistance, and other services.

If you are unable to get in contact with your FSA office, there are several next steps you can take

- Reach out to your **State FSA office**. Every state has a State FSA office that oversees county offices. St f at the State office may be able to help you directly or refer you to another county office that has st f to assist you.
- Reach out to the **Intertribal Agriculture Council (IAC)**. IAC has a nationwide network of technical

assistance specialists who assist Native producers with accessing federal resources, including FSA.

- Reach out to your Congressional representatives. Every U.S. Senator and House Representative has casework staff who assist constituents with issues related to federal agencies, including the USDA. Check out the next section for advice on contacting your Congressional representatives.

  Draft script for contacting your State FSA Office

  "My name is [Your Name], and I am a [farmer/rancher/other description of producer status] residing in [Your County/City]. [Optional- mention your Tribal citizenship status]. I have been unable to contact my local USDA county office and am inquiring about its status.

Self-Advocacy Tip: Requesting a Receipt for Service
If you work with one or more of USDA's FSA, NRCS or RD agencies, after you meet with them, the agency should provide you with something called a **Receipt for Service (RFS)**. These agencies are required to provide you with this form by law.[41] If you don't receive one automatically, follow up to request one and keep that original copy included in your farm/ranch business documents. These receipts serve as documentation of meetings between yourself and USDA staff and any services they provided—or failed to provide—which could prove useful later. You can see an example RFS on **page 20 of the FSA RFS Handbook**.

Getting assistance from your Congressional Representatives

If you run into problems working with USDA, your Congressional representatives may be able to help. Contacting your Congressional representative's office may seem daunting, but their job is to help constituents like you! Every U.S. Senator and House Representative has staff dedicated to resolving issues with federal agencies, including USDA. While the staff can't guarantee results, they can inquire on your behalf and escalate concerns to senior USDA personnel when needed.

What can my congressional representatives help me with?
Congressional representatives serve the public. Part of their job is acting as a link between constituents and federal agencies. They cannot force agencies to act, but they can help resolve problems, navigate barriers, and get updates on your issues. For example, if your local FSA office is closed and you've been unable to contact the State FSA office, your Congressional representatives can help find the right contact for you or push FSA to process your applications.

If your FSA office is taking an excessively long time reviewing your applications or getting documents to you, your Congressional representatives can ask FSA for an update on your requests and help move the process along. Your Congressional representatives have access to communication lines that the general public does not, and an inquiry from a Congressional office often helps speed things along inside a federal agenc .

Who are my Congressional representatives?
You can find your representative by visiting **https://www.house.gov/representatives/find-you -representative.** You have two senators, who represent your entire state, and one House representative, who represents your Congressional district. *Note: if you live on your Tribe's reservation lands and your Tribe's lands extend into multiple states, you'll want to contact the representatives from the state where you are eligible to vote, or if you're not a registered voter yet, the state where you would be eligible*.

41 Sec. 2501A(e), Food, Agriculture, Conservation, and Trade Act of 1990, 7 U.S.C. 2279-1.

What information should I have before contacting my Congressional representatives?

- Your name and contact info
- Your county
- Your Tribal affiliation (optional but helpful
- A description of your issue
- Dates you contacted the USDA
- Any relevant documents or case numbers

How do I contact my Congressional representatives?

You can call or email your local district office. Your Congressional representatives will have contact information on their website.

By Email

One of the easiest ways to request assistance is to email your Congressional representatives. You can provide details on your current issue, as well as attach relevant documentation. Here's a template email for reaching out about an issue at FSA:

Subject: Request for Assistance with USDA Access and Services

Dear [Senator/Representative] [Last Name],

My name is [Your Name], a constituent in [Your County/City] and a [citizen/member] of [Your Tribe]. I am also a [farmer/rancher/other description of producer status]. I am reaching out for assistance with an issue involving the USDA.
[Describe the specific issue you are facing. For example, your local USDA county office has closed, FSA staff are unresponsive, or you're experiencing delays in loan or disaster assistance. Explain how this affects you personally or your business, like not securing an operating loan for livestock purchases.]

I have not received support from my FSA county office or through the USDA's recommended channels, like the Service Center Locator and state-level contacts. While USDA directs customers to nearby Service Centers for help, I still cannot get the assistance I need.

I respectfully request your help in communicating with the USDA on my behalf to:

- Identify the Service Center or USDA office that assists producers in my area
- Clarify the status of my pending inquiries or applications.
- Ensure I can access USDA programs for which I may be eligible.

I appreciate the vital services your office provides and would be grateful for your support in resolving this matter. Please let me know if you need more information to open a case inquiry. You can reach me at [your email] or [your phone number].

Thank you for your time and advocacy for [State] residents.
Sincerely,
[Your Name]
[Your Contact Information]
[Optional: Tribal affiliation or producer status if relevant

By website
Your Congressional representatives will have a section on their website titled something like "Serving You" or "Helping with a Federal Agency." These links will take you to your Senator or Representatives' intake form to request assistance.

By phone
You can also call your Congressional representatives' district offices for assistance. When you call, the person answering the phone will most likely be an intern or a member of the administrative staff. Introduce yourself as a constituent and ask to be connected with the Senator/Congressperson's casework team. If a member of the casework team isn't available, they'll take a detailed message.

> Draft script for calling your Congressional representatives' district office
>
> *Speaking to person who picks up phone*
> "Hi, my name is [your name], and I am a constituent living in [City, State] and a citizen of [your Tribe]. I am calling for assistance with an issue at USDA. Could you please connect me with the casework team?"
>
> *Speaking to casework team*
> "Hi, my name is [your name], and I am a constituent living in [City, State] and a citizen of [your Tribe]. I am calling for assistance with an issue at USDA. [Give brief explanation of issue]. Is that something you can assist me with?

What happens after I contact my Congressional office fo help?
When you call or email your Congressional office, a staff member will take down your information. You'll be asked to submit an authorization form to give your Congressional representatives permission to ask federal agencies for information about your situation. A member of the Congressional representatives' casework team will reach out to ask for more information and explain what they can do for you. Most likely, one of the steps they'll take is reach out to USDA for a status update and to urge a timely and fair response.

If the casework team discovers that your issue is systematic and/or is caused by something in federal laws or regulation, they may also escalate your issue to the policy team who can push for the legal or regulatory changes needed to resolve the problem. Unfortunately, policy fixes take years to solve

General tips for effectively working with your Congressional representatives

- ❑ Be patient and respectful.
  - ❍ When you first call your Congressional representative's office, the person you speak with on the phone will most likely be an intern. Interns are typically around the same age as you – they're college students working in their representative's office for a semester or two. They can't directly assist you, but they will connect you with the appropriate member of staff.
  - ❍ Casework teams receive hundreds of requests and prioritize cases based on urgency and severity. It may take them time to reach your case. Federal agencies can also take a notoriously long time to respond to requests, even from Congressional offices

- ❑ When you speak with the caseworker, explain your situation clearly and succinctly. Share any relevant documentation clearly marked and explained. Caseworkers are handling many cases at once, so make it as easy as possible for them to help you.

- ❑ Respond to inquiries from your caseworker promptly. They'll ask you to fill out an Authorization Form. This form gives them permission to work on your behalf. They can't do anything without this Authorization Form, and USDA can't appropriately respond to their questions about your situation without it, either.

- ❑ Follow up regularly, but don't constantly blow up their phone.

- ❑ Consider inviting Congressional staff to visit your operation! In addition to caseworkers, Congressional representatives have field representatives whose job it is to connect with constituents and understand their priorities. A farm or ranch visit can be great way to educate Congressional staff and help them understand the unique challenges of farming or ranching in Indian Country.

- ❑ If you get an opportunity to meet with your senators or your representatives, take it! Your Congressional representatives spend about half their time in Washington D.C., and the other half meeting with constituents in their home state or district. A visit to your operation is a good opportunity to educate your Congressional representatives and highlight issues that are important to you – whether it's credit access, the price of diesel, food sovereignty, drought, pests, starting a new business, or something else.

Engaging with Tribal Governments and Leaders

Tribal Government Resources

Although the federal government and state departments of agriculture offer services and programs that benefit young or beginning producers, your Tribal government may also have resources for you.

Your Tribe may have a **Tribal Department of Agriculture** that offers assistance and services to their citizens. The Navajo Department of Agriculture, for example, provides technical assistance and educational opportunities for Navajo producers, as well as establishing regulations and policies to protect and strengthen Navajo agricultural land resources. The Osage Nation's Department of Natural Resources operates Butcher House Meats, a federal- and state-inspected meat processing facility serving ranchers from Osage Nation, other Tribes, and the surrounding community. Hoopa Valley Tribe's Self-governance and Department of Commerce operates the Hoopa Trading post, which includes fish and meat processing stations, cold storage, and commercial kitchen!

Your Tribe may also have a **Tribal Conservation District**. Depending on how your Tribe's conservation district operates, they may offer services and technical assistance to producers. For example, Choctaw Nation of Oklahoma's conservation district does soil testing for producers and heavy equipment rentals for conservation projects. Your local county conservation district may also provide services and resources such as conservation planning, erosion assessments, irrigation audits, habitat restoration, and more.

You may also live in an area served by the **Federally Recognized Tribal Extension Program (FRTEP)** or the **Tribal College and University Extension Program (TCEP)**. These programs are a Tribal analogue of the county extension service and serve as a link between agriculture research, education, and Tribal producers. FRTEP and TCEP programming vary from program to program, but many include youth development pro-

grams, support for farm and ranch operation, support for traditional foods and cultures, and programs for nutrition, health, and wellbeing. The **Hualapai Tribe extension program**, for example, provides education and support for ranchers on record keeping, rangeland management, invasive weed management, and other related topics. Find out if your region or Tribe is served by FRTEP at **https://tribalextension.org/directory/**.

Connecting with Tribal Leaders

You might sometimes want to connect with Tribal leadership on an issue: the Tribal Council or highest executive official (Chief/Principal Chief, Chair, Governor, President, etc.). Maybe your Tribe doesn't have a particular agricultural service, and you want to advocate for the creation of one, or you've run into an issue with a USDA program and you want to ask them to engage in **Nation-to-Nation consultation** with USDA.

- ❑ Figure out who you need to meet with. If you have questions about a specific program or resource, reach out to the program director or listed contact. Tribal governments have many different structures. Agricultural specialists may be housed in the Department of Natural Resources or Economic Development Agency. Your Tribe might not have anyone who specializes in food and agriculture, in which case you might reach out through citizen services or general headquarters to identify the right contact.
  - ❍ What programs, services, or other resources does your Tribe have for producers or agribusinesses? Do they have equipment rentals, shared facilities, conservation assistance, business development programs, or other relevant programs?
  - ❍ How do existing Tribal resources align with your operation (or your planned operation)?
- ❑ Figure out your ask. What do you hope to get from a meeting? Advice and suggestions?Assistance accessing a program? Something else?

If you're having trouble figuring out exactly what you might want to ask a policymake , whether at your Tribal government, federal agency, or Congressional staff, IFAI can be a resource for you! Reach out to our policy team at **agpolicy@uark.edu**.

Dress for Success

During meetings with banks, government agencies, or Congressional or Tribal leaders, you should dress professionally. Business professional dress can be a combination of contemporary, tailored pieces with cultural elements. It is acceptable and encouraged to wear regalia pieces, such as ribbon skirts or shirts, or traditional jewelry and other accessories.

Here are some business outfit formulas to get you started. Tailor these suggestions based on your personal style and cultural traditions.

- Tops: Dress shirt or blouse, ribbon shirt. For more formal occasions, consider adding a blazer.
- Bottoms: Slacks, dress pants, pencil or work skirts, ribbon or other traditional skirt. For skirts, generally keep at or just above the knee or longer. Depending on the situation, nice jeans may be appropriate.
- Dresses: Sheath, tailored, or traditional. Minimum length at or just above the knee.
- Shoes: Dress shoes such as loafers, closed-toe pumps, heeled boots

• Accessories: Tie, necklace, medallion, gorget, belt buckle, rings, earrings, purse

See examples below from IFAI's 2026 Native Youth in Food and Agriculture Leadership Summit!







Glossary

Beginning Farmer or Rancher – This term is used in some USDA programs that offer additional support for newer producers. Generally, a beginner farmer or rancher is a person of any age who has operated a farm or ranch for less than 10 years. For the full definition see **https://www.fsa.usda.gov/resources/beginning-farmers-and-ranchers-loans**.

Business Credit – Credit held by a business entity (corporation, partnership, etc.). Separate from personal credit, held by an individual.

Consumer Financial Protection Board (CFPB) – Federal agency responsible for implementing and enforcing federal consumer financial protection laws

Credit Bureau – Company that collects and analyzes financial information about borrowers. Financial information is furnished by financial institutions and is included in a credit report. Experian, TransUnion, and Equifax are the three main credit bureaus in the U.S.

Credit Builder Loan – Special loan offered by certain financial institutions to assist new borrowers or borrowers with poor credit build positive credit history.

Credit Report – Report issued by credit bureaus that provides information about a borrower's debts, credit paying history, credit accounts, bankruptcies, tax liens, and other financial information. Used by financial institutions to assess creditworthiness and make loan decisions.

Credit Score – A single 3-digit number reflecting your creditworthiness. Personal credit scores range from 300 to 850 and are based on bill paying history, credit utilization, credit mix, length of credit history, and new credit. Used by financial institutions to assess creditworthiness and make loan decisions

Community Development Financial Institution (CDFI) – Financial institution specializing in serving economically distressed communities.

Cooperative extension – County-based office that links university research on food, agriculture, and natural resource management to community members. Cooperative extension offices provide training, education, technical assistance, and other services.

Equal Credit Opportunity Act – Federal law prohibiting discrimination in lending on the basis of race, color, religion, national origin, sex, marital status, age, receiving public assistance, or exercising a consumer credit right.

Fair Credit Reporting Act – Federal law protecting the privacy and accuracy of borrowers' credit information.

Farm Credit System (FCS) – Nationwide network of privately owned lending institutions established under law to provide agricultural credit.

Federal Trade Commission (FTC) – Federal agency that enforces anti-trust law (monopolies) and promotes

consumer protection through the prevention of fraud and unfair or deceptive business practices.

Federally Recognized Tribe Extension Program (FRTEP) – Extension program serving Federally Recognized Indian Reservations, providing education, training, and outreach to Tribal citizens supporting farming and ranching, economic development, youth, and health and wellbeing.

Farm Service Agency (FSA) – Federal agency administering farm loans, disaster assistance, and commodity price support programs. Primarily operates through county-based offices

Fixed interest rate – Interest rate doesn't change over the term of the loan.

Limited Liability Company – A business structure that provides limited liability protection for owners.

Loan default – Occurs when a borrower stops making payments on a loan for a certain amount of time. Loan defaults appear on credit histories and can significantly negatively impact credit scores

Loan guarantee – A third party, often a government agency, agrees to pay a borrower's loan if the borrower is unable to pay their loan. Loan guarantees lower risk for lenders.

Loan term – Length of time to pay off a loan. Loan terms range significantly from as short as a few months to 30 years for a mortgage.

Loan principal – Amount borrowed in a loan.

Loan interest rate – Cost of borrowing money, charged as a percent of the loan principal.

Natural Resources Conservation Service (NRCS) – Federal agency tasked with assisting farmers and ranchers with protecting and conserving natural resources on their land.

Personal Credit – Credit held personally by an individual borrower.

Socially disadvantaged farmer or rancher (SDFR) – A member of a group subject to racial or ethnic prejudices.

Sole Proprietorship – A simple, unincorporated business owned and operated by a single owner.

Truth in Lending Act – A federal law that requires lenders to provide loan information in a standardized, clear way and that prohibits charging hidden fees.

USDA National Appeals Division – An independent division in the USDA responsible for review appeals from farmers, ranchers, and other clients of USDA who received an adverse decision (e.g. a loan denial) from the Farm Service Agency, the Natural Resources Conservation Service, the Rural Housing Agency, and other USDA agencies.

Variable-rate interest – Interest rate can change throughout the term of the loan.