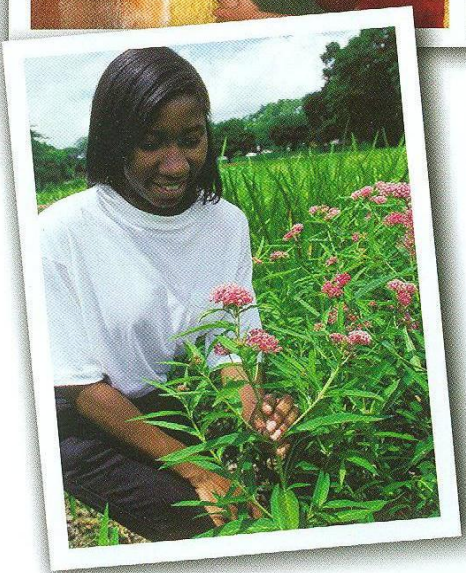
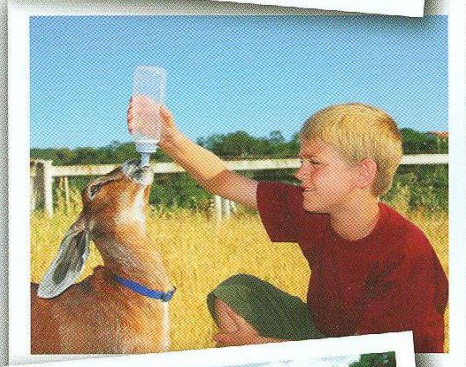
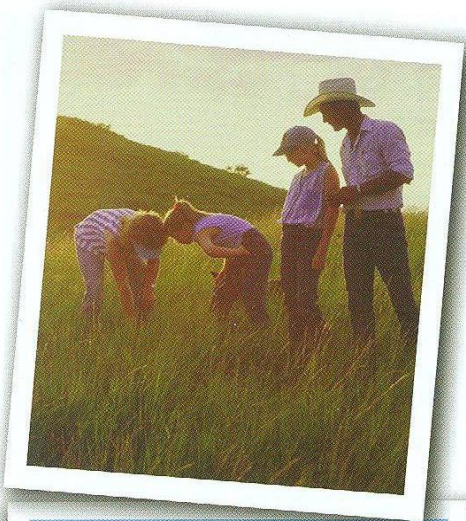


# Rural Youth Loans



## For More Information

Visit your local FSA office. You can find a listing of FSA offices, and more information on FSA's rural youth loans, at the FSA website <http://www.fsa.usda.gov>. You can also find FSA offices in the telephone directory under "U.S. Department of Agriculture."

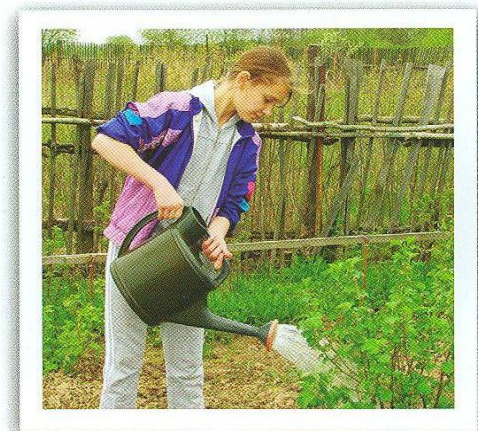


The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW., Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

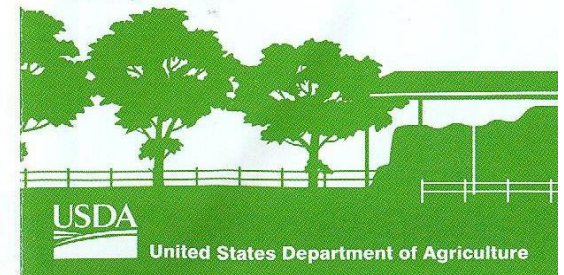
Stanford Service Center  
102 Metker Trail, Ste 1  
Stanford KY 40484  
Phone: 1-888-758-6910  
Phone: 606-365-3103  
FAX: 606-365-9418  
Stanford Farm Loan Team



## How Do You Grow Respect, Responsibility, and Resourcefulness?



The Farm Service Agency's (FSA) Rural Youth Loan program provides financial assistance and business planning to help rural youth get a start on their futures, while ensuring the future of family farms.



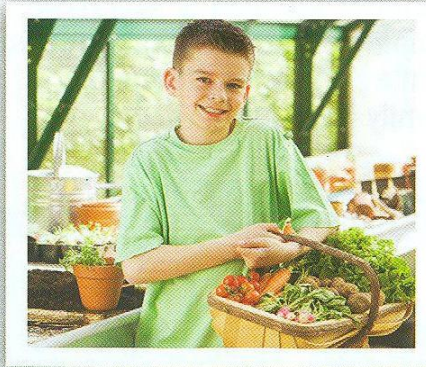
## Farm Service Agency Rural Youth Loans

FSA makes loans to youth in rural communities who want to start learning the business of agriculture.

The Rural Youth Loan Program is designed to provide start-up funds to establish and operate income-producing projects of modest size in connection with participation in 4-H clubs, FFA and similar agriculturally focused organizations.

Each project is designed to be part of an organized and supervised work program. Youths plan and operate their projects with the help of an adult or project advisor. The project should provide the youth with practical business and educational experience and produce sufficient income to repay the loan.

Each year many young entrepreneurs take advantage of these loans and gain valuable business experience in the process.



## Who Can Apply For A Youth Loan?

To qualify for a loan, you must:

- be a citizen of the United States or a permanent resident;
- be at least 10 years old, but not yet 21
- live in a rural community

You should also be capable of planning, managing, and operating the project with guidance and assistance from a project advisor.

The project advisor recommends the project and the loan, and agrees to provide adequate adult supervision.

These loans may be used to finance nearly any agriculturally based, income-producing project. Some common projects include:

- raising and breeding livestock
- growing fruits or vegetables for resale
- growing flowers or plants for resale
- producing field crops

## FSA's Rural Youth Loan Program Breeds Success

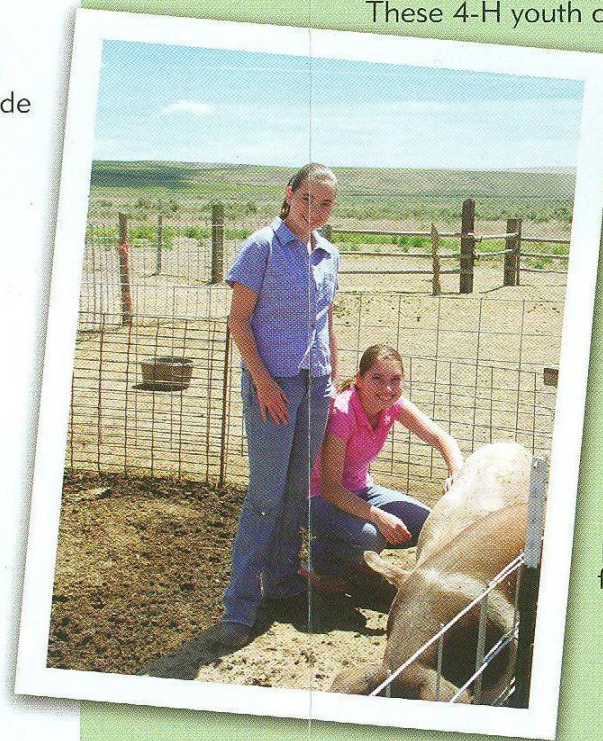
Chanel Durham, and her sister Ariel Durham are enjoying great success as hog farmers. Chanel and Ariel raise their hogs on their grandmother's farmstead. Several friends also use the farm facility for their hog projects.

Ariel has been in 4-H for 4 years and Chanel for 5 years. With the help of their 4-H advisor, the girls got individual FSA youth loans to buy two hogs along with feed and concrete to build a mud-free wash rack and feed area.

This is their first FSA youth loan, and it will be repaid with money they earn when they sell their hogs at their local county fair.

These 4-H youth are true leaders in their community as they help new 4-H'ers get started raising livestock. Both are involved with various clubs and groups throughout the year.

As teens, Chanel and Ariel also must do the chores that their grandmother sets for them, in addition to raising their own hogs. There are horses, dogs, hogs and peacocks to feed.



Ariel and Chanel Durham