



Barnyard Buckaroo

Ag Livestock Loans for Youth

Our Youth Ag Loan program is designed to help our area 4-H'ers and FFA members finance their market animal projects.

Learn how to borrow money and pay it back on time to establish the building blocks for a healthy financial future!

Simply fill out the project information, business plan & budget, and complete the application to start the process. You must have a qualified co-signer to apply, along with his/her current proof of income.

Benefits of the Barnyard Buckaroo Loan Program

- 1% annual percentage rate
- No loan fee
- Loan amount up to \$2,500
- Loan is due in full annually on October 15th
- Build your credit with Atomic Credit Union

- Borrow
- Spend
- Pay Back Your Loan
- Build Your Credit with Atomic Credit Union



Funding For Our Future Farmers

www.atomiccu.com | 800.652.2328





Barnyard Buckaroo Ag Loan Program

Checklist

- Project Information
- Student Signature
- Parent/Co-signer Signature
- 4-H Leader/FFA Advisor Signature
- Business Plan
- Budget
- Application with Signatures
- Copy of Parent/Co-signer Paystub

Completed packets may be dropped off at any Atomic Credit Union branch. You will hear from an Atomic Credit Union Agribusiness Team Member within 24-48 hours.

Should you have any questions regarding the Barnyard Buckaroo Ag Loan Program, please feel free to call the Agribusiness Department at 800.652.2328 or email agribusiness@atomiccu.com. Thank you!



Barnyard Buckaroo Ag Loan Program

Project Information

Student Name _____

Student Address _____

Student Phone _____ Student Email _____

Parent/Co-signer Name _____

Parent/Co-signer Phone _____ Parent/Co-signer Email _____

Type of Market Project _____

4-H Club/FFA Chapter _____

Leader/Advisor Name _____

Leader/Advisor Phone _____ Leader/Advisor Email _____

By signing below, I am aware that the information submitted in this packet is correct and true to the best of my knowledge. If there are any changes, I will let Atomic Credit Union know as soon as possible.

Student Signature _____ Date _____

As the Parent/Co-signer, I am aware that this student is participating in a livestock market animal project. To my knowledge, the information given in this packet is correct and true. If there are any changes, I will let Atomic Credit Union know as soon as possible.

Parent/Co-signer Signature _____ Date _____

As the 4-H Leader/FFA Advisor, I am aware that this student is participating in a livestock market animal project. To my knowledge, the information given in this packet is correct and true. If there are any changes, I will let Atomic Credit Union know as soon as possible.

Leader/Advisor Signature _____ Date _____



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Business Plan

A “business plan” is a set of goals and how you plan to achieve those goals. When you fill out this form think about your project and how you will reach your goals. Attach additional pages if necessary.



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Budget

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

Estimated Income	Amount
# _____ lbs. x \$ _____ per lb. =	\$ _____

Estimated Expenses	Amount
Total Estimated Expenses	\$ _____

$$\boxed{\text{Estimated Income}} - \boxed{\text{Estimated Expenses}} = \boxed{\text{Estimated Profit}}$$

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



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Application

Amount Requested \$

Purpose

Applicant		Co-Applicant	
Name		Name	
Social Security Number		Social Security Number	
Account Number	Date of Birth	Account Number	Date of Birth
Email Address		Email Address	
Home Phone	Cell Phone	Home Phone	Cell Phone
Present Address (Street, City, State, Zip)			

Years at address OWN
RENT

Mortgage/Rent Owed to: Monthly Pmt
\$

Name of Employer Years at job

Employment Income
\$ per

Signatures

By signing below, I promise that everything submitted in this application is correct to the best of my knowledge. If any important changes arise, I will contact Atomic Credit Union immediately. I authorize the Credit Union to obtain credit reports in connection with this application.

Applicant Signature

Date

Co-Applicant Signature

Date