



**NORTH CENTRAL
EXTENSION
RISK
MANAGEMENT
EDUCATION**



National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE

Extension Risk Management Education Competitive Grants Program

**2025 RFA
Applicant Webinar
October 10, 2024**



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Outline

- **Risk Management Overview**
- **Request for Applications**
- **Evaluation Criteria**
- **Completing the Application**



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Risk Management Overview



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Risk Management Overview

Risk:

Possible adverse event that has the potential to interfere with:

- Business entity's financial stability
- Ability to achieve mission



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Risk Management Overview

Universe of Risk:

- Production
- Marketing
- Financial
- Legal
- Human



Available in English and Spanish on the following webpage: <https://ncerme.org/about-risk-management-education>

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Risk Management Overview

Risk Management

- Tools and strategies reducing financial effects of risk
- Ability to run a business in rapidly changing business environment



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Risk Management Overview

Extension Risk Management Education



Mandate and Mission

- Agricultural Risk Protection Act of 2000
 - Education for producers in the “full range of risk management activities”
- 2018 Farm Bill
 - Education for producers underserved by Federal crop insurance



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Risk Management Overview

Program Goal:

To help farm and ranch families improve their economic viability through targeted risk management education.

- Participants in education programs achieve specified risk management outcomes



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Risk Management Overview

What are Proposed Risk Management Outcomes?

- Measurable and verifiable risk management actions that participants understand, develop, or implement
- Within 6 to 18 months



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Risk Management Overview

Proposed Outcomes and the Theory of Change

- How will your project lead farmers and ranchers to the desired risk management outcomes?
- What are your assumptions and rationale?
 - Why will your efforts/activities make a difference
 - What gaps does your project aim to fill
 - Why is this significant



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Risk Management Overview

What are the Long-Term Impacts?

- Projects help participants learn, achieve, or apply “best risk management practices”
- Methods and indicators that measure the use of these practices help document long-term impact



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Risk Management Overview

A grant awarded is **an investment** made by the North Central Extension Risk Management Education Center to help producers achieve the proposed risk management outcomes.

Return on investment: changed behavior or actions taken by participants resulting in increased ability to manage risk.



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Risk Management Overview

The Extension Risk Management Education program is committed to:

- **Fostering** risk management outcomes with real impacts for producers
- **Documenting** impacts through comprehensive evaluation efforts
- **Demonstrating** impacts through evaluation results, success stories, and outstanding projects



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Request for Applications



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Request for Applications

2025 RFA now open

- Three Program Areas
 - Education Projects
 - Producers Underserved by Crop Insurance Projects
 - Exploratory Projects
- Applications are due no later than **5:00 PM CST on November 14, 2024**
- All applicants will be notified by February 14, 2025



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Request for Applications

Education Projects

- Education for producers in the “full range of risk management activities”

Producers Underserved by Crop Insurance Projects

- Education for producers underserved by federal crop insurance
- Identification and justification of targeted producer audiences left to applicant

Exploratory Projects

- Smaller projects that support planning, development or pilot education efforts to better address risk management education needs



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Request for Applications

Education Projects: can address any of the five risk areas

- Programs should provide decision tools, practices, and other risk management strategies that producers can adopt to manage risk and improve their economic viability
- Consider emphasis on North Central Center regional priorities
- \$75,000 maximum
- Project timeline is April 1, 2025 – September 30, 2026 (18 months)
- No extensions



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Request for Applications

Education Projects - Regional Priorities (pages 9-10 of RFA)

- Beginning Farm & Ranch Opportunities
- Economic Conditions & Decision-Making
- Farm & Ranch Family Well-Being
- Farm Transition
- Labor Management & Retention
- Weather and Climate Resilience



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Request for Applications

Producers Underserved by Crop Insurance Projects

- Projects can address any relevant risk area, recognizing that funding is specifically designated for the delivery of risk management education to agricultural producers underserved by crop insurance
 - Programs should provide decision tools, practices, and other risk management strategies that producers can adopt to manage risk and improve their economic viability
 - Consider emphasis on the North Central Center regional priorities
 - \$100,000 maximum
 - Project timeline is April 1, 2025 – September 30, 2026 (18 months)
 - No extensions



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Request for Applications

Producers Underserved by Crop Insurance Projects – Regional Priorities (pages 10-11 of RFA)

- Audiences & Producers
- Enterprises, Markets & Management
- Insurance Products & Decisions



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Request for Applications

Exploratory Projects: for planning, development, or piloting efforts

- Goal of establishing an educational program, delivery plan, and collaboration that leads to future risk management education projects
- \$10,000 maximum
- Project timeline is April 1, 2025 – September 30, 2026 (18 months)
- Abbreviated application template
- See instructions: <https://ncerme.org/erme-rfa> (see Step 7)



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Request for Applications

Exploratory Projects

These smaller, simplified projects can be used to support:

- Producer education workshops;
- Conferences;
- Development of a new idea;
- Evaluation of previous funded project;
- Other



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Evaluation Criteria



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Evaluation Criteria

Education/Exploratory Projects

- Proposed Outcomes 40%
- Regional Priorities 10%
- Outcomes Verification 10%
- Producer Demand 15%
- Team/Organizational Capacity & Collaborators 15%
- Review of Past Projects, Innovative Approach and Wide Application 10%

Producers Underserved by Crop Insurance Projects

- Proposed Outcomes 40%
- Regional Priorities 10%
- Outcomes Verification 10%
- Underserved Audience 20%
- Team/Organizational Capacity & Collaborators 15%
- Innovative Approach and Wide Application 5%



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Evaluation Criteria

Proposed Outcomes – 40%

- Single most important factor in funding decisions
- Clear statement of what you “anticipate producers will understand, develop or implement”
- Realistic and attainable producer numbers
- Relative level of rigor associated with producer actions
- Specific actions, measurable and verifiable



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Evaluation Criteria

Looking at Proposed Outcomes

- What is the risk management improvement for producers?
- What is the producer action?
 1. Understand → Knowledge
 2. Develop → Actions
 3. Implement → Change/Conditions
- Plan outcomes to get the strongest actions possible



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Evaluation Criteria

Looking at Proposed Outcomes

- An outcome needs to describe a change as a result of participation.
 - Participation is not an outcome
- An outcome should have only one producer action per outcome.
 - Choose the correct producer action



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Evaluation Criteria

Looking at Proposed Outcomes

What is farm or ranch economic viability?

- To improve profitability
- To increase opportunities for equity growth over time



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Evaluation Criteria

Regional Priorities – 10%

- The degree to which proposed outcomes address regional priorities as identified in the RFA
- Caveats
 - If addressing regional priorities, ensure they are an integral part of the project
 - Projects that do not address regional priorities are still valued and will be considered



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Evaluation Criteria

Outcomes Verification – 10%

- How effective is the plan for evaluating and tracking producer progress toward achieving the proposed risk management outcomes?
 - How and when will outcomes be measured
 - How will you verify risk management outcomes were achieved
 - How will you establish & identify indicators for long-term outcomes



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Evaluation Criteria

Why verify?

Think about the “why measure” question as you create the “what to measure” plan.

- Serve interests/relevance to producers
 - Measure changes in producer knowledge
- Serve interests of your program and the overall ERME program
 - Improve program planning and performance
 - Demonstrate impacts and public value



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Evaluation Criteria

How will you verify?

What methods and questions will allow you to verify your outcomes and impacts?

- Make sure proposed outcomes are measurable or have measurable indicators (this impacts not just your evaluation plan but also the validity of your proposed outcomes)
- Consider evaluation and verification steps when planning education efforts
- Frame questions to appropriately and effectively deliver evaluation measures



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Evaluation Criteria

How will you verify?

- **Direct Measures of Participant Learning**

- Provide tangible proof that an outcome has been achieved:
 - Pre/Post Tests, Quizzes
 - Homework Assignments (business plan draft, farm/ranch assessment for potential agritourism activities, etc.)
 - Presentations (presentation of business plans, farmer/rancher videos demonstrating practices/strategies being put in place)
 - Interviews designed to demonstrate proficiencies
 - Direct Observation

- **Indirect Measures of Participant Learning**

- Measure behavior changes/attitudes/values/perceptions:
 - Retrospective Evaluation
 - Satisfaction surveys
 - Interviews
 - Focus Group Discussions
 - Testimonials



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Evaluation Criteria

Education/Exploratory Projects

Producer Demand – 15%

- Document the willingness of producers to participate
- Survey results; follow-up evaluations from prior workshops; benchmark information on participants' knowledge level and attitude
- A statement of risk management needs without any evidence of actual producer demand will not meet the requirements of this criterion.

Producers Underserved by Crop Insurance Projects

Underserved Audience – 20%

- Evaluation based on the ability to define:
 - Who the producers are that are underserved by crop insurance
 - Why there is a low level of crop insurance participation and availability
 - Why existing crop insurance products do not provide an effective risk management tool
 - Why these producer types are not normally reached through other risk management tools of education offerings; this may include targeted underserved producer groups as identified in the RFA.
- Demonstrate how this audience will achieve access and participation through the proposed risk management education.



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Evaluation Criteria

Team/Organizational Capacity & Collaborators – 15%

- Equal value to team and collaborators
- Skills, knowledge, and experience of team and organization to effectively deliver risk management education projects
- Important to identify your project team and project collaborators and the specific role each will have in the project.



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Evaluation Criteria

Team/Organizational Capacity & Collaborators – 15%

- Evaluate how well-engaged collaborators will increase the likelihood of farmer/rancher participation and strengthen the project
 - Collaborators provide technical expertise/knowledge
 - Collaborators provide access to your target audience



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Evaluation Criteria

Education/Exploratory Projects

Review of Past Projects, Innovative Approach & Wide Application – 10%

- The ability to build upon or collaborate with at least 2 previously funded ERME projects or alternatively, how it is a unique and innovative project
- Innovative approaches to develop or deliver training, materials, or tools
- Potential application of program, materials, and techniques to other areas, audiences and situations.

Producers Underserved by Crop Insurance Projects

Innovative Approach & Wide Application – 5%

- The extent to which a project employs innovative approaches to develop or deliver training, materials or tools
- The extent to which program might have wide application; including adopting materials to specialized audiences, marketing and promotion techniques, eliciting high interest in crop insurance strategies with new methodologies, etc.



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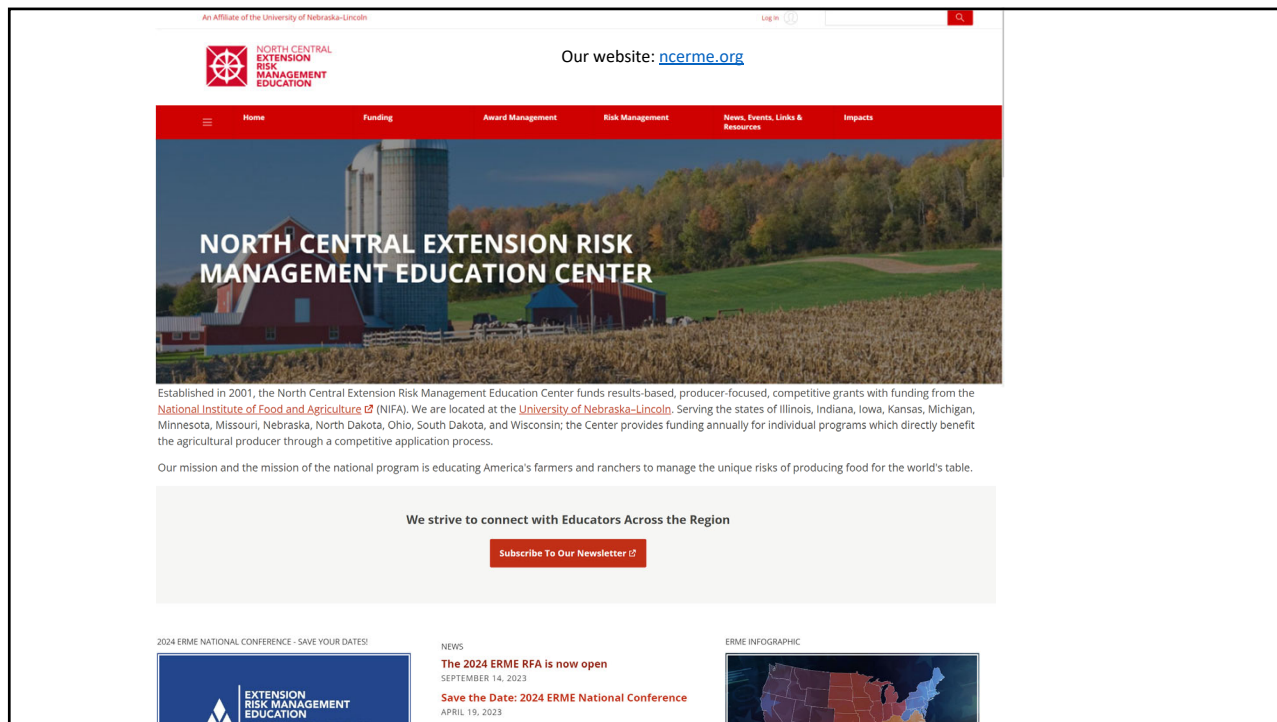


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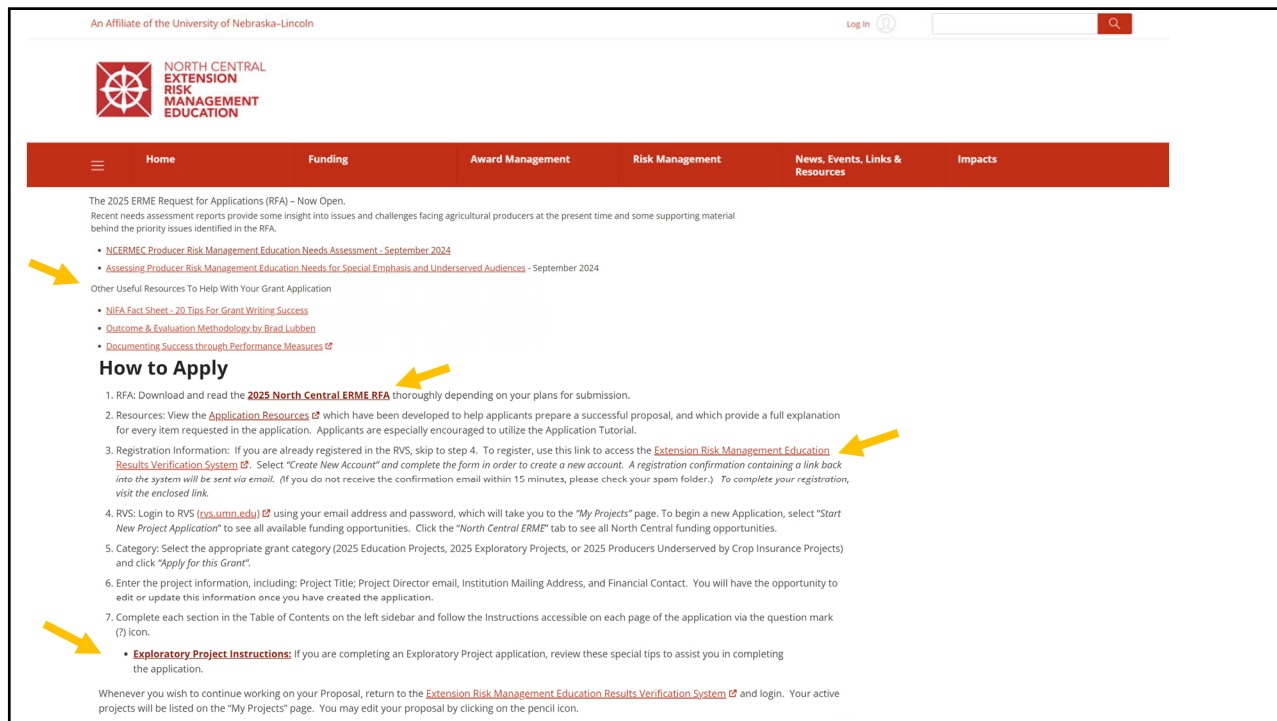
Completing the Application



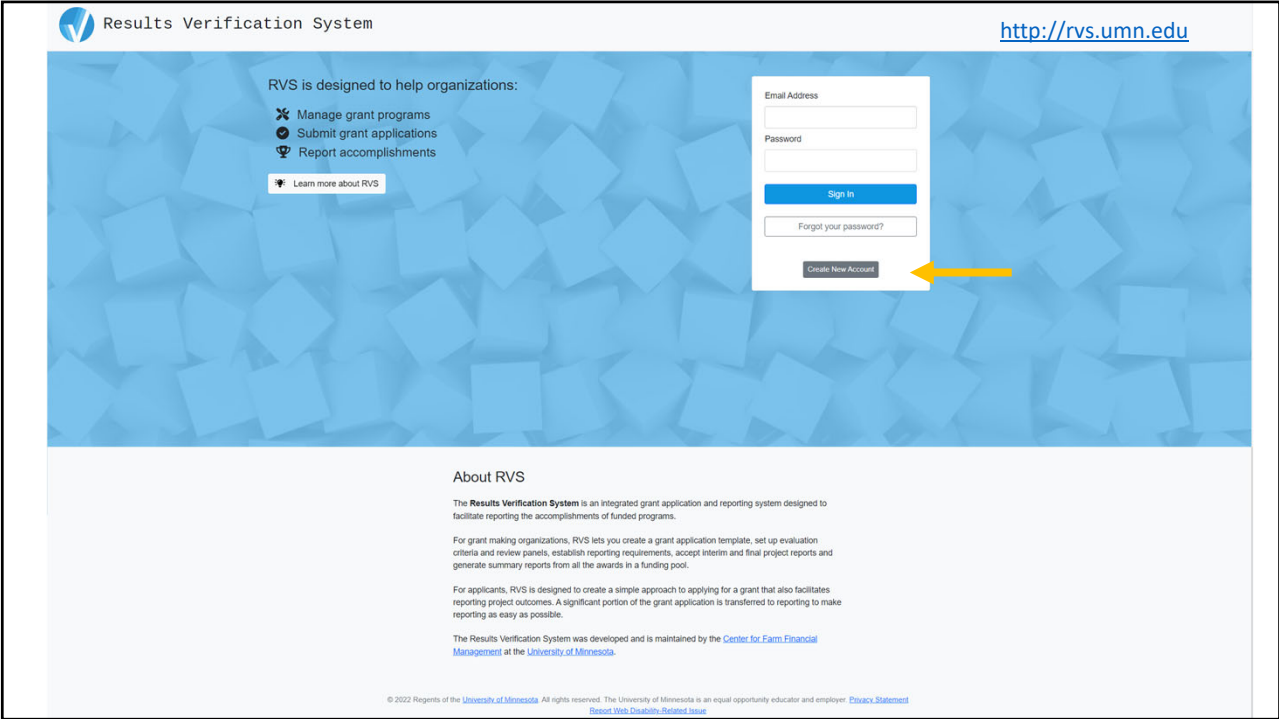
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Completing the Application

- **Register** and log back into the system
- **My Projects:** click on “Start New Project Application”

Year	Project	Project Director	Stage	Status	Funder
2023	2023 Test ERME Education	Curtis Mahriken	Application	LATE: Due 9/15/2022 at 12:00 AM (Central)	D
2023	TEST-2023 Underserved	Curtis Mahriken	Application	LATE: Due 9/15/2022 at 12:00 AM (Central)	D
2023	TEST-2023 ERME Exploratory	Curtis Mahriken	Application	LATE: Due 9/15/2022 at 12:00 AM (Central)	D

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Completing the Application

New Project Application

Step 1: Choose Funding Opportunity | Step 2: Initiate Application | Step 3: Enter Application

Available Funding Opportunities: All Available Funding, **North Central ERME**, Northeast ERME, Southern ERME, Western ERME

- 2025 Education Projects (Grant Closes: 11/14/2024)
- 2025 Producers Underserved by Crop Insurance Projects (Grant Closes: 11/14/2024)
- 2025 Exploratory Projects (Grant Closes: 11/14/2024)

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- Select the correct funding opportunity
- Initiate project by completing the Project Title, Project Director and Financial Contact Details

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Results Verification System

NCERMEC Test

Important Information

Due on: 11/17/2022

System Information

Funder Contact Information

North Central Extension Risk Management Education Center
University of Nebraska - Department of Agricultural Economics
303 Filley Hall
Lincoln, NE 68583-0922
Phone: 402-472-2039
Email: ctocker12@unl.edu
Website: http://www.ncerme.org/

Save and Exit | Submit

Steps to complete the application

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****You will be able to enter up to 12 outcomes maximum****

[Resources](#) [Print](#)

NCERMEC Test

Proposed Outcomes ? Save < Back Next >

What Producers Will Understand, Develop, or Implement

Proposed risk management outcomes are what you anticipate participants will learn, achieve, and apply through their participation in your project. At the end of your program delivery, the proposed risk management outcomes should put producers in a better position to manage their overall financial risk. Do not confuse the actions your project team takes or materials they develop with the proposed risk management outcomes for producers.

+ Add New Item

Outcome	Topic	Producer Action	Est. #	When Verified?	How Verified?
1 Participants will understand the multiple components of a farm succession plan	Transition and estate planning	Understand	100	Immediately After Program	Pre-Post survey
2 Participants will understand the need for effective communication and goal setting as it relates to successfully implementing a succession plan	Health, stress, family & business relationships	Understand	75	Immediately After Program; Prior to end of grant	Pre-Post survey, follow-up survey
3 Participants will develop a succession plan for their operation	Transition and estate planning	Develop	50	During Program; Prior to end of grant	Assignments during workshop series and 3-month follow-up survey
4 Participants will utilize at least one new communication tool to improve family communications	Health, stress, family & business relationships	Implement	45	Prior to end of grant	6-month follow-up phone survey
5 Participants will implement the actions needed to have a legally recognized succession plan to serve the needs of their farm and family	Transition and estate planning	Implement	25	Prior to end of grant	6-month follow-up phone survey

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System

Test ERME Education

Proposed Outcomes ?

Add New Result

Outcome

Topic Area - Select -

Topic - Select -

Producer Action

- Understand - learn, increase awareness, identify
- Develop - write, conduct, obtain, create
- Implement - adopt, establish, incorporate, initiate, use

Estimated Number

When will you Verify?

- Before Program
- During Program
- Immediately After Program
- Prior to end of grant

How will you Verify?

Cancel Save

See list of topic area definitions on the Help page, RFA and Tutorial

Pre-test

Auto response system

Post test, or retrospective

Follow-up surveys, consultations, etc. after workshops or trainings

Surveys, assignments, phone calls, individual consultations

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Completing the Application

Proposed Outcomes

Questions to ask yourself:

- Do the proposed outcomes that I have listed have a direct relationship to the producers' ability to manage risk?
- What is the producer action?
 - Is it identified correctly related to how the outcome is written?
- Are the proposed outcomes specific, measurable and verifiable?
 - Make sure it is not a project step



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Completing the Application

Project Outcomes Narrative (400-word limit)

- Describes rationale for project
 - Identifies risk areas related to proposed outcomes
 - Demonstrates appropriate educational approach for target audience
 - Estimates anticipated economic impact
 - Addresses contingency planning

Project Overview (200-word limit)

- Describes estimated number of participants/workshops/locations/risk topic areas/outcomes



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Completing the Application

Project Steps

- Plan of work with an accurate and realistic timeline for program delivery (how will these activities lead producers to the desired outcomes)
- Timeline for Evaluation (when completed date)

Tools and Curriculum

- Describe educational tools and curriculum
- Describe delivery methodology

Audience Emphasis

- Check up to 3 primary farmer and rancher audiences your project will intentionally target



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Completing the Application

Project Team

The Project Director (co-PD) and all others who will actively participate in the development, delivery, and management of the project – whether from the applicant organization or not.

- Letters of commitment are not required unless the person is a consultant or part of a sub-award
 - Any required documents will need to be uploaded on this page at the time of entry. The contributor **cannot be saved** until the consultant/sub-award materials have been **uploaded**



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Completing the Application

Project Collaborators

People or organizations who will bring expertise or provide access to your target audience, but who are not involved in the day-to-day management of the project.

- A letter of commitment is required from every collaborator
- The collaborator **cannot** be saved until the required letters/documents have been uploaded to this page



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Completing the Application

Sub-Award

- Not to exceed 49% of the requested budget
- Sub-award package required:
 - Separate Budget
 - Separate Budget Narrative
 - Letter of Commitment from the subcontractor organization that also includes a clear Scope of Work outlining their portion of the work to be completed
- Not allowed on Exploratory Projects



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Completing the Application

Consultant Requirements:

- Letter of Commitment that also outlines:
 - Scope of Work;
 - Rate of pay, number of hours to be paid;
 - See the allowable rates of pay as identified in Appendix A of the RFA
 - Travel, etc.
- Abbreviated 2-page maximum resume or CV for each consultant



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Review of Past Projects – Education and Exploratory Projects only extensionrme.org



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Review of Past Projects – Education and Exploratory Projects only extensionrme.org



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Completing the Application

Budget Narrative

- The budget narrative should provide an explanation of how the proposed expenditures support your project
- Refer to the budget instructions for required information for each line item
 - Resources or Appendix A of the RFA
 - Sample Budget Narrative
 - Provide detail



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Completing the Application

Budget Narrative – Project Director Training Workshop

- All budgets should include *estimated* travel expenses to attend the Project Director Training Workshop to be held in conjunction with the 2025 ERME National Conference. Visit [eme.events](https://www.eme.org/events) for details.
- All Project Directors (PDs) are required to attend this training in person when possible:

PD Training Workshop
Nashville, Tennessee
April 1, 2025
Approx 8:00 AM – 12:00 PM

We also encourage you to budget to attend the 2025 ERME National Conference as well to be held April 2-3, with a pre-conference beginning at 1:00 PM on April 1st.



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Completing the Application

Budget Narrative – Indirect Costs

Can we claim Indirect Costs (Facilities and administrative costs)?

- Indirect Costs on awards under this program may not exceed the lesser of the institutions official negotiated indirect cost rate or the equivalent of 30% of the total Federal funds awarded
 - The 30% of total Federal funds limitation is equivalent to 42.857% of the total direct costs of an award
- If your organization does not have, nor ever has had, a federally negotiated indirect cost rate, then a F&A rate of 10% Total Direct Cost will be allowed



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Completing the Application

Required Documents

- ERME Cover Sheet (SF424) signed by Authorizing Official
 - Must be downloaded and opened in Adobe
 - Need a certified electronic signature or actual signature scanned in
- Completed ERME budget form
- Other Required Docs
 - Letters of Commitment
 - Upload on Project Collaborators page
 - Consultant/Sub-Award packages
 - Upload on Project Team or Project Collaborators page as appropriate



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Completing the Application

- ✓ Project Information
- ✓ Project People
- ✓ Project Overview
- ✓ Proposed Outcomes
- ✓ Project Outcomes Narrative
- ✓ Project Steps
- ✓ Audience Emphasis
- ✓ Producer Demand
- ✓ Organizational Capacity
- ✓ Project Team
- ✓ Project Collaborators
- ✓ Tools & Curriculum
- ✓ Review of Past Projects
- ✓ Additional Regions
- ✓ Amount Requested - Budget
- ✓ Budget Narrative
- ✓ Required Documents
- ✓ Final Checklist – identifies any missing portions of applications



When completely done with your application click  **Submit** for official submission. You will receive an email confirmation.



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 Resources

Review these valuable resources and the Help tab available on each application section in RVS 

Application Tutorial

Application Tutorial - Exploratory Funding Opportunity

Application Tutorial - Underserved Audience Funding Opportunity

Reporting Tutorial

ERME Budget Form

ERME Budget & Budget Narrative Instructions

ERME Sample Budget Narrative

ERME Cover Sheet (SF 424)

ERME Cover Sheet Instructions

RFA Definitions

ERME Retrospective Evaluation Presentation

Other useful resources to help with your Grant Application can be found on our website under the Funding tab/ERME RFA 2025

- [NIFA Fact Sheet - 20 Tips For Grant Writing Success](#)
- [Outcome & Evaluation Methodology by Brad Lubben](#)
- [Documenting Success through Performance Measures !\[\]\(0908fcdb6f0603cb1f7d3875f84ec9c3_img.jpg\)](#)

<http://extensionrme.org/Resources.aspx#RVS>

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Virtual Office Hours

NCERME will host two open Zoom sessions for applicants to drop in and ask any questions they have on the grant application process.

- Tuesday, October 22 at 10:00 – 11:00 AM Central
- Monday, November 4 at 1:00 – 2:00 PM Central

<https://unl.zoom.us/j/8069602344?omn=97523192602>

Meeting ID: 806 960 2344



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Thank you for joining us!

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