



Extension Risk Management Education Competitive Grants Program

2026 RFA
Applicant Webinar
October 2, 2025



EXTENSION RISK MANAGEMENT EDUCATION

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Outline

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

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Risk Management Overview

Risk

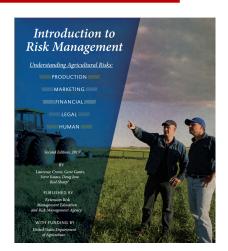
Possible adverse event that has the potential to interfere with:

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



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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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 who underutilize 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



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



Proposed Outcomes and the Theory of Change

Why does your project matter?

- Improved risk management outcomes for farmers and ranchers
- Improved project performance
- Increased impacts for broader risk management education efforts



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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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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
- <u>Documenting</u> impacts through comprehensive, retrospective evaluation efforts
- <u>Demonstrating</u> impacts through evaluation results, success stories, and outstanding projects







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Request for Applications

2026 RFA now open

- Three Program Areas
 - Risk Management Education Projects
 - Underutilization of Crop Insurance Projects
 - Exploratory Projects
- Applications are due no later than 5:00 PM CST on November 13, 2025
- All applicants will be notified by February 13, 2026



Risk Management Education Projects

• Education for producers in the "full range of risk management activities"

Underutilization of Crop Insurance Projects

- Education for producers who underutilize 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

Risk Management 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, 2026 September 30, 2027 (18 months)
- No extensions



2026 Regional Priorities for Risk Management Education Projects - (pages 8-9 of RFA)

The Center is looking for projects that build strong collaboration; and projects that focus on Educational Delivery by building upon existing efforts, curricula, and tools and those that explore non-traditional methods to expand the experiential component of learning and improve producer outcomes. Risk management topics of priority include:

- Marketing and Price Risk Management
- · Farm Recordkeeping, Analysis, and Finance
- Economic Alternatives and Analysis
- Human Risk Management
- Land Management



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Request for Applications

Underutilization of Crop Insurance Projects - Projects can address any relevant risk areas, recognizing that funding is specifically designated for the delivery of risk management education to agricultural producers who underutilize 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, 2026 September 30, 2027 (18 months)
- No extensions



2026 Regional Priorities for Underutilization of Crop Insurance Projects — (pages 9-10 of RFA)

The Center is looking for projects that build strong collaboration; and projects that focus on Educational Delivery by building upon existing efforts, curricula, and tools and those that explore non-traditional methods to expand the experiential component of learning and improve producer outcomes. Projects should focus on producers that underutilize crop insurance and address topics and strategies that align with enhanced understanding and use of crop insurance utilization, including:

- Crop Insurance Education
- Integrated Insurance Decisions, Price Risk Management, and Financial Management
- Specialty Crops and Enterprises



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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 an application for competitive grant funding in a future RFA
- Must address an agriculture risk management topic in one of the five areas of risk.
- \$10,000 maximum
- Project timeline is April 1, 2026 September 30, 2027 (18 months)
- Abbreviated application template



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



Standard Risk Management Education Projects & Underutilization of Crop Insurance Projects		Exploratory Projects	
Proposed Outcomes	40%	Proposed Outcomes	30%
Regional Priorities	10%	Regional Priorities	10%
Outcomes Verification	10%	Outcomes Verification	10%
Producer Demand/Project Audience	15%	Project Narrative	25%
Team, Organizational Capacity & Collaborators	15%	Team & Collaborators	15%
Review of Past Projects, Innovative Approach & Wide Application	10%	Review of Past Projects, Innovative Approach & Wide Application	10%



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Evaluation Criteria

Proposed Outcomes – 40% (30% Exploratory)

Maximum of 12 (6 for Exploratory)

- 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



Looking at Proposed Outcomes

- What is the risk management improvement for producers?
- What is the producer action?
- Like to see projects move through the ladder of producer actions, from Understand to Implement



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Evaluation Criteria

Looking at Proposed Outcomes

What is farm or ranch economic viability?

- · Improved profitability
- Increased opportunities for equity growth over time
- Sustainability



Looking at Proposed Outcomes

Most common mistakes:

- · Combining multiple outcomes into one statement
- · Outcomes not specific enough
- · Mistaking activities and outputs for outcomes
- · Not choosing the right producer action
- · Using website visits/analytics as outcomes
- · Using attendance as a verification method
- · Using website analytics as a verification method

"SMART" Outcomes = Specific + Measurable + Achievable + Relevant + Time-Bound



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Evaluation Criteria

These are NOT risk management outcomes:

- Producers will attend a workshop on...
- Educators will be trained to deliver the program
- Develop, deliver and refine agriculture classroom curriculum
- Resources will be distributed to producers



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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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



How will you verify?

Tips:

- You should be able to write an evaluation question for each proposed outcome
- Make sure the timing of the verification fits the producer action (difficult to assess "implement" during the project for example)
- Don't use website analytics or attendance/participation as verification method



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Evaluation Criteria

Risk Management Education Projects

Producer Demand – 15%

- Document the willingness of producers to participate, utilizing for example:
 - · Survey results
 - follow-up evaluations from prior workshop
 - 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.

Underutilization of Crop Insurance Projects

Project Audience – 15%

- Applicant must define the producers who underutilize crop
- Explain why there is a low level of crop insurance participation and availability
- Explain why existing crop insurance products do not provide an effective risk management tool
- Explain why these producer types are not normally reached through other risk management tools or education offerings.
- Demonstrate how this audience will achieve access and participation through the proposed risk management education.



Team/Organizational Capacity* & Collaborators – 15%

Equal value attributed to team/organization and collaborators

- Skills, knowledge, and experience of team and organization to effectively deliver risk management education projects
- Evaluate how well-engaged collaborating public or private organizations will increase the likelihood of farmer/rancher participation
 - · Collaborators provide technical expertise/knowledge
 - Collaborators provide access to your target audience

*Organizational Capacity is not a criteria for Exploratory Applications



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Evaluation Criteria

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
- 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
 - Can the program and techniques be applied elsewhere?
 - Can the materials and techniques be adapted to other situations?



Project Narrative – 25% (Exploratory Projects only)

Clearly document the proposed project

- The ability to describe the primary source(s) of risk for the audience
- The ability to demonstrate education methods are appropriate
- · Document how producer interest will be cultivated for this new topic area
- The extent to which a timeline is outlined for each task/project step to be accomplished during the project



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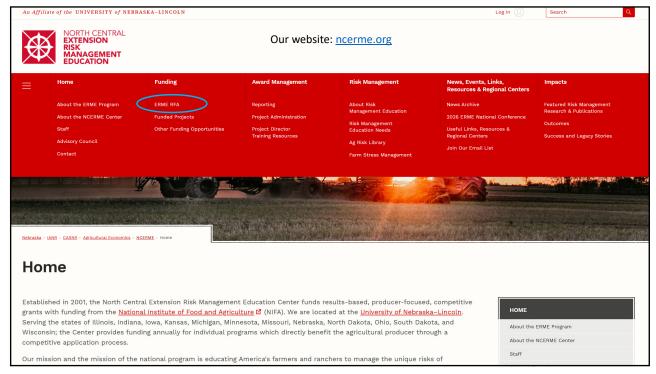
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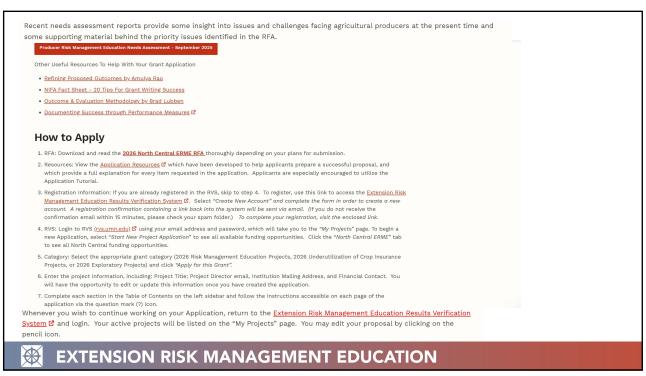


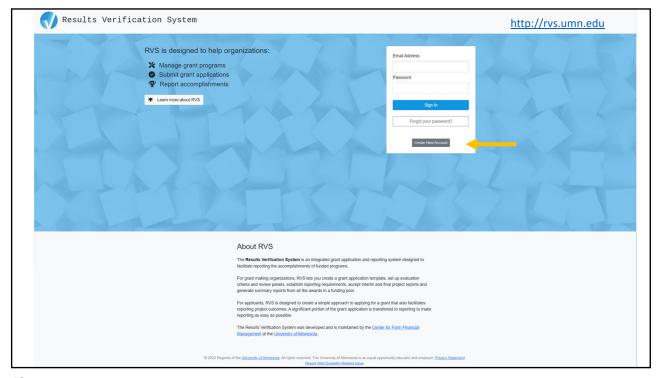


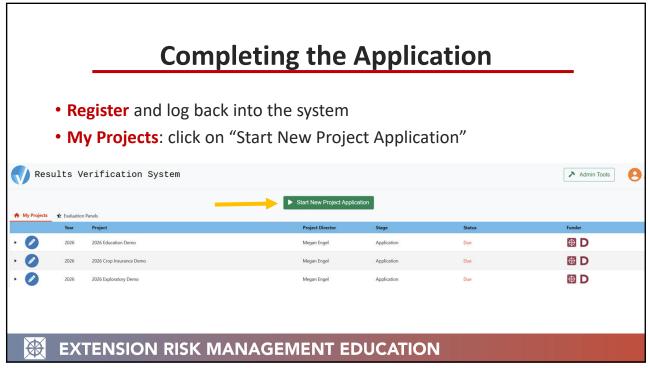
Completing the Application

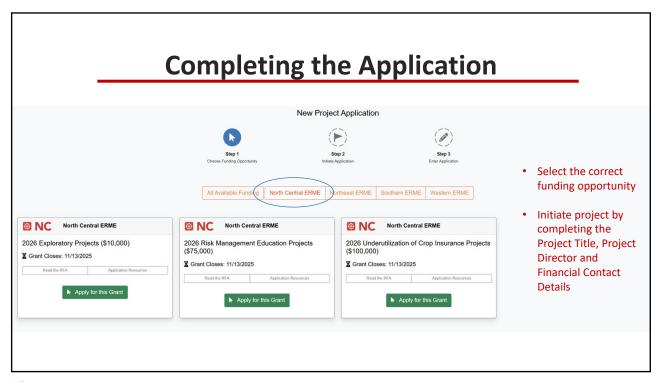


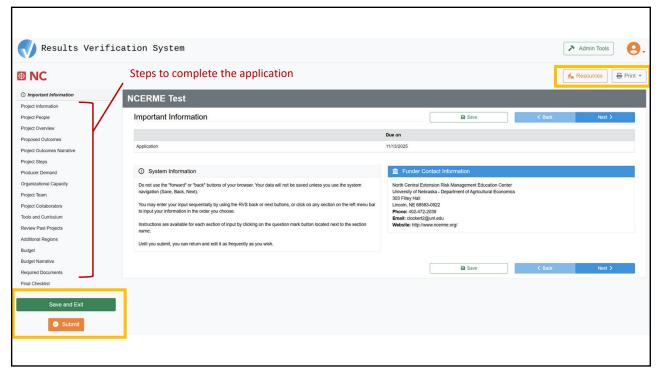


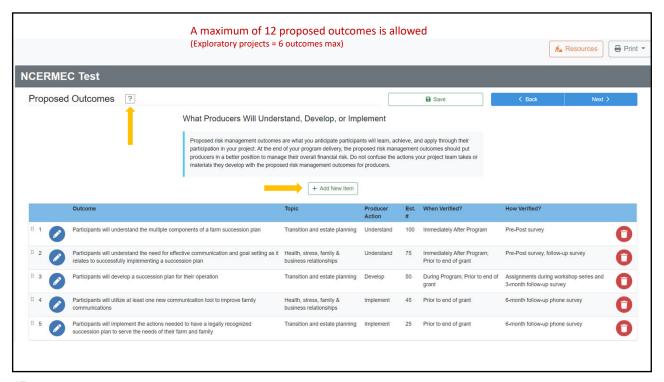


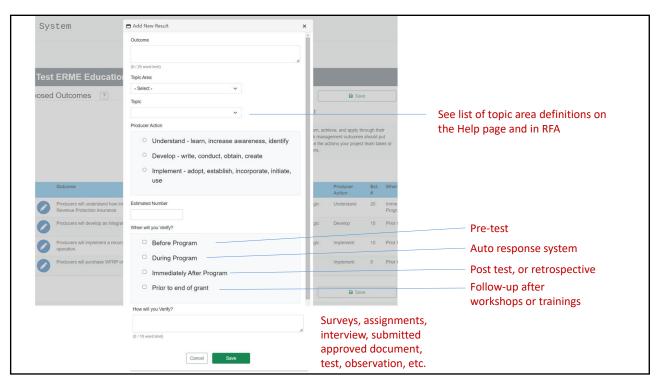












Proposed Outcomes

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 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



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

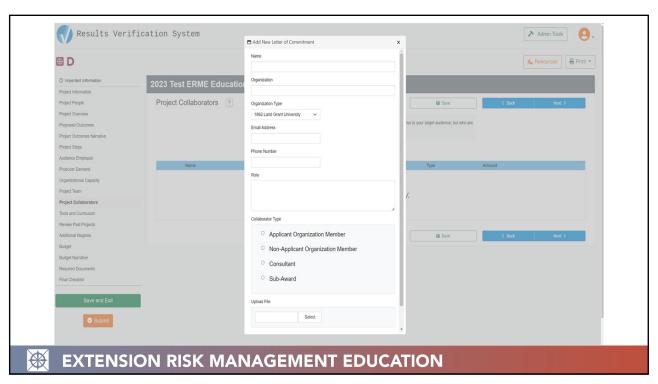


Consultant Requirements:

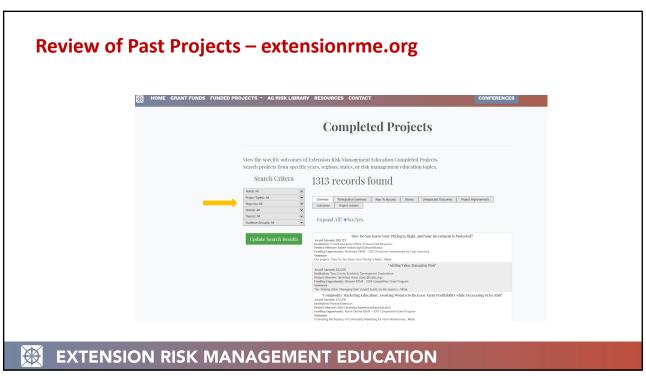
- Letter of Commitment that also outlines:
 - Scope of Work;
 - Rate of pay, number of hours to be paid;
 - See the allowable rates of pay as identified in Appendix A of the RFA
 - · Travel, etc.
- Abbreviated 2-page maximum resume or CV for each consultant



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Budget Narrative

- The budget narrative should provide an explanation of how the proposed expenditures support your project
- All amounts should be rounded to the nearest whole dollar
- Provide detail & use formatting so that it is easy to read
 - Travel should include estimates for mileage/lodging/transportation, etc.
- Refer to the budget instructions for required information for each line item
 - Resources or Appendix A of the RFA
 - Sample Budget Narrative



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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 a federally negotiated indirect cost rate, then a de minimis rate of 15% Total Direct Cost is allowed



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 2026 ERME National Conference. Visit erme.events for details such as lodging and registration fees.
- All Project Directors (PDs) are required to attend this training in person when possible:

PD Training Workshop Salt Lake City, Utah April 14, 2026 Approx 8:00 AM – 12:00 PM

We also encourage you to budget to attend the 2026 ERME National Conference as well to be held April 15-16, with a pre-conference beginning at 1:00 PM on April 14.



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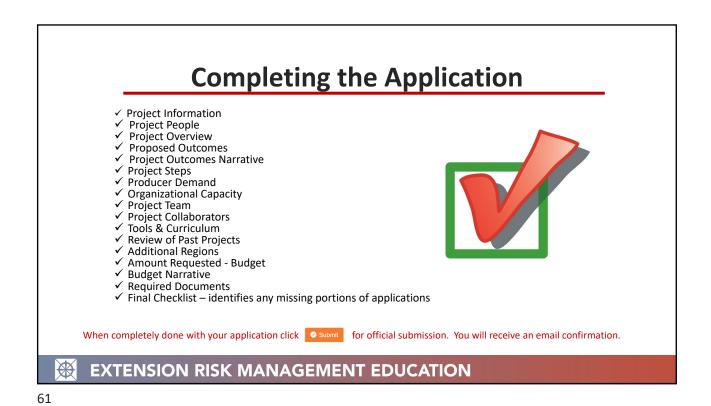
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Completing the Application

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
 - Enter whole numbers only (no decimals or commas)
- Other Required Docs (uploaded on appropriate project team or collaborator page as needed)
 - · Letters of Commitment
 - Consultant/Sub-Award packages





Review these valuable resources and the Help tab available on each * Resources application section in RVS In order to save information in the form, you need to first download the document locally or to a network drive. If you http://extensionrme.org/Resources Click the name of the document you wish to download. The form will open in another browser window. You may see a message that says *Please wait...* - you may proceed to download the file. From here, click the download button in the upper, right-hand corner of the screen (a down arrow). This will bring up the standard dialog box with your local and network save options. Save the PDF in this location. Once saved, exit out of the browser window and open the PDF on your machine. From this point on, you should be able to edit and save the file as needed without worrying about losing your changes Application Tutorial - Exploratory Funding Opportunity Other useful resources to help with your Grant Application can Application Tutorial - Underutilization of Crop Insurance Funding Opportunity be found on our website under the Funding tab/ERME RFA 2026 Refining Proposed Outcomes by Amulya Rao ERME Budget Form NIFA Fact Sheet - 20 Tips For Grant Writing Success ERME Budget & Budget Narrative Instructions Outcome & Evaluation Methodology by Brad Lubben ERME Sample Budget Narrative ERME Cover Sheet (SF 424) <u>Documenting Success through Performance Measures</u>

☑ ERME Cover Sheet Instructions RFA Definitions





Thank you for joining us!

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