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## **Farm Credit Associations Offer Free Agriculture Finance Training**

**January 26, 2017:** Thanks to AgSouth Farm Credit and AgGeorgia Farm Credit, Georgia and South Carolina farmers have several opportunities to attend a free financial training workshop this year. The purpose of the nationally award-winning AGAware® program is to promote and educate the next generation of farmers. This will be the fifth year the program has been available in Georgia and South Carolina.

Christy Smith, AgSouth Farm Credit's Marketing Director and co-creator of the program, says "Farm Credit was created more than a century ago to provide financing and other services for farmers and rural America. In support of that mission, AgSouth and AgGeorgia are leaders in providing credit and education to young, beginning, small, and minority farmers in the state. Our hope is that the AGAware program will help future farmers be successful in their business operations and able to continue to provide the food and services necessary for our survival."

Young farmers are defined as those 35 years of age or younger; beginning farmers are defined as those having 10 years or less of experience; and small farmers are defined as those having annual gross agricultural sales of \$250,000 or less.

Topics covered in the program include: Balance Sheets, Income Statements, Family Finance & Family Budgeting, Risk Management, Accrual Income, Applying for Financing and Preparing a Business Plan with bonus video topics on Record Keeping, Marketing, and Technology available for continued education. The AGAware educational program is also certified for FSA Direct Borrower Training Credit.

The free training is scheduled from 9:00 a.m. to 4:00 p.m. at the following locations, and a free lunch is provided:

**February 24<sup>th</sup> – AgGeorgia Farm Credit**

AgGeorgia Farm Credit Corporate Office  
468 Perry Parkway  
Perry, GA

[Register at AgGeorgia.com](http://www.AgGeorgia.com)

**March 17<sup>th</sup> – AgSouth Farm Credit**

Greene County Farm Bureau office  
1570 South Main St  
Greensboro, GA

[Register at AgSouthFC.com](http://www.AgSouthFC.com)

**August 18<sup>th</sup> – AgSouth Farm Credit**

SC State Farmers Market  
Phillips Market Center  
117 Ballard Court Hwy  
West Columbia, SC

[Register at AgSouthFC.com](http://www.AgSouthFC.com)

**August 25<sup>th</sup> – AgGeorgia Farm Credit**

Burke County Office Park  
715 W 6<sup>th</sup> St  
Waynesboro, GA

[Register at AgGeorgia.com](http://www.AgGeorgia.com)

Seats are limited, so be sure to register today!

**About AgGeorgia and AgSouth**

AgGeorgia Farm Credit and AgSouth Farm Credit are agricultural cooperatives that provide loans for land, equipment, and production agriculture. The associations also offer crop insurance, leasing, and rural home loans in Georgia and South Carolina. To find the association that serves your territory or for more information on products and services provided, visit [www.AgGeorgia.com](http://www.AgGeorgia.com) or [www.AgSouthFC.com](http://www.AgSouthFC.com).