



**NORTH CENTRAL
EXTENSION
RISK
MANAGEMENT
EDUCATION**



United States Department of Agriculture
National Institute of Food and Agriculture

Extension Risk Management Education Competitive Grants Program

Projects Serving Producers Underserved by Federal Crop Insurance

**2020 RFA
Applicant Webinar
February 25, 2020**



EXTENSION RISK MANAGEMENT EDUCATION

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**

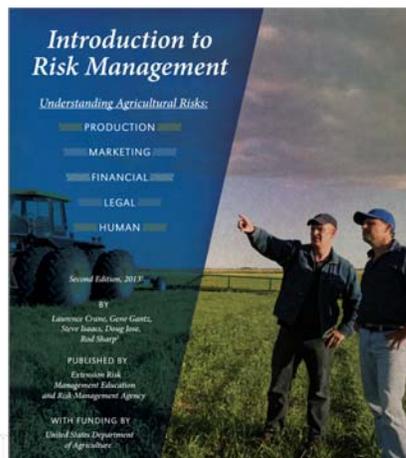


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Risk Management Overview

Universe of Risk:

- Production
- Marketing
- Financial
- Legal
- Human



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

Risk Management Overview

Risk Management:

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



Risk Management Overview

Extension Risk Management Education



- Legislative mandate in the Agricultural Risk Protection Act of 2000
- Education for producers across the “full range of risk management activities”
- Funding opportunity every year since 2002 – released in September



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Risk Management Overview

Extension Risk Management Education

Risk Management Education for Producers Underserved by Crop Insurance



- New program opportunity through ERME authorized in the Agricultural Improvement Act of 2018 (the 2018 Farm Bill)
- Shifts responsibility for the “Targeted States” program from RMA to NIFA – implemented through the existing ERME centers
- Education for producers underserved by Federal crop insurance



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Underserved Producers Program Overview

- ERME is providing this funding opportunity to deliver risk management strategies, education, and outreach specifically directed to producers (including a member of an Indian Tribe) that are **underserved by the Federal crop insurance** program, including but not limited to:
 - Beginning farmers or ranchers
 - Veteran farmers or ranchers
 - Socially disadvantaged farmers or ranchers
 - Farmers and ranchers using dairy risk management policies or plans for coverage



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Underserved Producers Program Overview

- As defined by the 2018 Farm Bill, the funding opportunity is targeted at producers underserved by Federal crop insurance
 - The previous RMA definition of underserved states is amended to consider underserved states on a crop-by-crop basis
 - Additionally, an underserved producer (including a member of an Indian Tribe) is defined as a:
 - Beginning farmer or rancher
 - Veteran (military) farmer or rancher
 - Socially disadvantaged farmer or rancher
 - Further language in the Conference Report includes users of dairy risk management policies or plans for coverage



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Underserved Producers Program Overview

- Previous RMA Targeted States program determined underserved states based on crop insurance participation rates compared to national average participation rates
 - Comparable analysis on a state-by-state, crop-by-crop basis could produce a long list
- Current program focuses on producers underserved by Federal crop insurance
 - Identification and justification of targeted producer audiences left to applicant
 - Priorities include crop insurance and related risks, issues, and practices



Risk Management Overview

Program Goal:

Participants in education programs achieve specified risk management results



Risk Management Overview

What are Proposed Risk Management Results?

- **Measurable and verifiable risk management actions that participants understand, analyze, develop, decide or implement**
- **Within six to 18 months**



Risk Management Overview

Proposed Results and the Theory of Change

- **How will your project lead farmers and ranchers to the desired risk management results?**
- **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?**



Risk Management Overview

Proposed Results and the Theory of Change

- **Why does your project matter?**
 - Improved risk management results for farmers and ranchers
 - Improved project performance
 - Increased impacts for broader risk management education efforts



Risk Management Overview

What are 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**



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 results.



Risk Management Overview

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



Risk Management Overview

- **The Extension Risk Management Education program is committed to:**
 - **Fostering** risk management results with real impacts for producers
 - **Documenting** impacts through comprehensive, retrospective 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

2020 Underserved Producers RFA

- Released on **February 3, 2020**
- Deadline to submit applications is **March 26, 2020 by 5:00 PM CDT**
- All applicants will be notified no later than **May 1, 2020**
- Projects will start on **June 1, 2020** pending release of available funding



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Request for Applications

2020 Underserved Producers RFA

- 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 regional priorities
- \$100,000 maximum
- 18-month project timeline is **June 1, 2020 – November 30, 2021**
- Quarterly progress reports & final report



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Request for Applications

North Central Regional Priorities for the 2020 Underserved Producers RFA:

- This ERME funding is specifically designated for the delivery of risk management education to agricultural producers underserved by crop insurance.
- Educational programs targeting producers that are underserved by the Federal crop insurance program include users of dairy risk management policies or plans for coverage among the educational programs for underserved producers.



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Request for Applications

North Central Regional Priorities for the 2020 Underserved Producers RFA:

- Specific risks and issues of attention:
 - Sound business recordkeeping to utilize production, market, and financial records necessary for good risk management and crop/livestock insurance purposes;
 - Risk management tools and decisions that are integral to crop/livestock insurance utilization including farm programs, disaster programs, insurance policies, marketing tools, and financial management strategies;
 - Insurance and related risk management strategies for livestock and dairy producers, including PRF, LRP, LGM, and other tools as well as the related DMC program for dairy;
 - Crop insurance provisions and decisionmaking that impact crop insurance participation rates, including provisions and decisions such as prevent plant, cover crops, coverage type, coverage level, unit structure, contract provisions, and Supplemental Coverage Option (SCO) or Stacked Income Protection Plan (STAX);



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Request for Applications

North Central Regional Priorities for the 2020 Undeserved Producers RFA:

- **Specific risks and issues of attention:**
 - Alternative production practices and insurance options, including limited irrigation practices;
 - Whole Farm Revenue Protection (WFRP) provisions, analysis, and utilization;
 - Crops or enterprises for which insurance policies are available but for which current participation rates are limited;
 - Crops or crop varieties (including specialty varieties or practices) in states and counties where there is no existing crop insurance policy available;
 - Managing production risks that are not insurable events such as herbicide drift, crop contamination, etc.



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Evaluation Criteria



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Evaluation Criteria

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



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Evaluation Criteria

Proposed Results – 40%

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



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Evaluation Criteria

Looking at Proposed Results

- **What is the risk management improvement for producers?**
- **What is the producer action?**
 - Understand, Analyze, Develop, Decide, Implement
 - “Understand” is the weakest action; “Implement” is the strongest action
 - Plan the results to get the strongest actions possible



Evaluation Criteria

Looking at Proposed Results

- **What is farm or ranch economic viability?**
 - To improve profitability
 - To increase opportunities for equity growth over time



Evaluation Criteria

Regional Priorities - 10%

- **The degree to which proposed results 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



Evaluation Criteria

Results Verification– 10%

How effective is the plan for evaluating and tracking producer progress toward achieving the proposed risk management results?

- **How and when will results be measured?**
- **How will you verify risk management results were achieved?**
- **How will you establish & identify indicators for long-term results?**



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 results and impacts?

- **Make sure proposed results are measurable or have measurable indicators**
- **Consider evaluation and verification steps when planning education efforts**
- **Frame questions to appropriately and effectively deliver evaluation measures**
- **Plan for additional standardized, retrospective evaluation question on “understanding”**



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Evaluation Criteria

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 or 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 and meet the needs of producers underserved by crop insurance.
- Important to identify the specific role each team member will have in the project.



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Evaluation Criteria

Team/Organizational Capacity & Collaborators – 15%

- Evaluate how well-engaged public or private organizations will increase the likelihood of farmer/rancher participation.
- Includes a commitment to recruit producers underserved by crop insurance.
- Collaborators provide technical expertise/knowledge.
- Collaborators are not part of the day-to-day management of the project.



Evaluation Criteria

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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Completing the Application



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FARM STRESS MANAGEMENT

ERME Underserved Producers RFA

The North Central Extension Risk Management Education Center, in conjunction with the Northeast, Southern and Western Regional Centers, announce a new RFA to deliver risk management education for producers underserved by Federal crop insurance. Awards will fund 18-month projects conducted June 1, 2020 – November 30, 2021. The application period runs through March 26, 2020.

How to Apply –

1. Download and read the [2020 North Central Center Underserved Producers Request for Applications \(RFA\)](#) carefully. 
2. View the [Application Resources](#) which have been developed to help applicants prepare a successful proposal, and which provide a full explanation for every item requested in the application. Applicants are especially encouraged to utilize the Application Tutorial.
3. Registration Information: If you are already registered in the RVS, skip to step 3. To register, use this link to access the [Extension Risk Management Education Results Verification System](#). Select "Register" and complete the form in order to create a new account. A registration confirmation containing a link back into the system will be sent via email. (If you do not receive the confirmation email within 15 minutes, please check your spam folder.) To complete your registration, visit the enclosed link. 
4. Login using your email address and password, which will take you to the "My Projects" page. To begin a new Proposal, select "Start New Application" and then the "North Central ERME" tab under Active Funding Opportunities.
5. Select the appropriate grant opportunity, and click the green "Start New Application". Then complete each section in the Table of Contents on the left sidebar and follow the instructions accessible on each page of the application via the orange button.

Whenever you wish to continue working on your Proposal, return to the [Extension Risk Management Education Results Verification System](#) and login. Your active projects will be listed on the "My Projects" page. You may edit your proposal by clicking on the pencil icon.



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RESULTS VERIFICATION SYSTEM [Register](#)

"THE NEW STANDARD FOR ONLINE REPORTING SYSTEMS."

- Information flows from the start of a proposal to the final report
- Proposals focused on results
- Easy-to-use reporting web app

EMAIL ADDRESS

PASSWORD

[Forgot your password?](#)

Keep me logged in

[Log In](#)

<http://rvs.umn.edu>

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Completing the Application

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

RESULTS VERIFICATION SYSTEM [Logout](#) [Settings](#)

[Start New Application](#)

My Projects

Funder	Project	Project Director	Year	Stage	Status
	NC Test Proposal	Christine Lockett	2014	Pre-proposal	Due 12/12/2013 at 5:00 PM

Number of entries per page: 50 1 items in 1 pages

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Completing the Application

RESULTS VERIFICATION SYSTEM

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Logout

Settings

NEW APPLICATION

Back to My Projects

ACTIVE FUNDING OPPORTUNITIES

All Available Funding North Central ERME Northeast ERME Southern ERME Western ERME

North Central Extension Risk Management Education Center

2020 ERME Underserved Producers Application Resources RFA Start New Application

EXTENSION RISK MANAGEMENT EDUCATION

Completing the Application

Review these valuable resources:

- Application Tutorial
- Budget & Budget Narrative Instructions
- Budget Form
- ERME Cover Sheet (SF424) & Instructions
- Instructions tab on each section of the RVS application

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

EXTENSION RISK MANAGEMENT EDUCATION

RESOURCES

Results Verification System (RVS) Resources

In order to save information in the form, you need to first download the document locally or to a network drive. If you edit the information in the browser window in which it appears, your changes will not be saved.

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

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

EXTENSION RISK MANAGEMENT EDUCATION

RESOURCES

Important Information

Project Information

Project People

Project Overview

Underserved Audience

Proposed Results

Project Steps

Project Results Narrative

Audience Emphasis

Additional Regions

Organizational Capacity

Project Team

Project Collaborators

Tools and Curriculum

Amount Requested

Budget Narrative

Required Documents

Final Checklist

SAVE & EXIT

VIEW PDF

SUBMIT

IMPORTANT INFORMATION

Do not use the "forward" or "back" buttons of your browser. Your data will not be saved unless you use the system navigation.

You may enter your input sequentially, or click on any section on the left menu bar to input your information in the order you choose.

Instructions are available for each section of input by clicking on the "Instructions" button located in the upper right portion of the screen.

Until you submit, you can return and edit it as frequently as you wish.

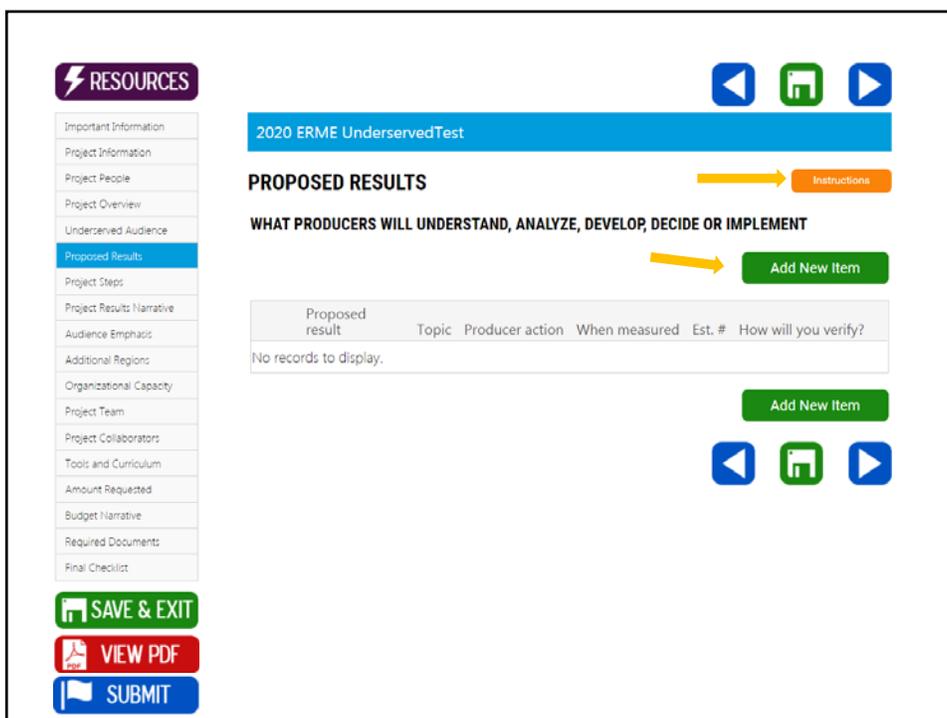
North Central Extension Risk Management Education Center
 University of Nebraska - Department of Agricultural Economics
 303 Filley Hall
 Lincoln, NE 68583-0922
Phone: 402-472-2039
Email: clockert2@unl.edu
Website: <http://www.ncrme.org/>

Completing the Application

Underserved Audience

Questions to ask yourself:

- Is the project I am planning going to meet the needs of producers specifically underserved by Federal crop insurance?
- Who are the producers underserved by Federal crop insurance?
- Why/how are the targeted producers underserved by Federal crop insurance?
- How will the project participants achieve access and participation through the proposed project?



RESOURCES

- Important Information
- Project Information
- Project People
- Project Overview
- Underserved Audience
- Proposed Results**
- Project Steps
- Project Results Narrative
- Audience Emphasis
- Additional Regions
- Organizational Capacity
- Project Team
- Project Collaborators
- Tools and Curriculum
- Amount Requested
- Budget Narrative
- Required Documents
- Final Checklist

2020 ERME UnderservedTest

PROPOSED RESULTS [Instructions](#)

WHAT PRODUCERS WILL UNDERSTAND, ANALYZE, DEVELOP, DECIDE OR IMPLEMENT [Add New Item](#)

Proposed result	Topic	Producer action	When measured	Est. #	How will you verify?
No records to display.					

[Add New Item](#)

SAVE & EXIT **VIEW PDF** **SUBMIT**

Results

Result
(25 word limit)

Words: 0

Risk area -- Pick Risk Area --

Risk management topic

Producer action

Understand - learn, increase awareness, identify

Analyze - evaluate, investigate, assess, review, consider.

Develop - write, conduct, obtain, create

Decide - commit to, indicate, choose

Implement - adopt, establish, incorporate, initiate, use

Estimated number

When measured?

How will you verify?
(10 words or less)

Words: 0

Save **Cancel**

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Completing the Application

Proposed Results

Questions to ask yourself:

- Do the proposed results that I have listed have a direct relationship to the producer's ability to manage risk?
- What is the producer action?
 - Is it identified correctly?
 - Understand, Analyze, Decide, Develop or Implement?
- Are they specific, measurable and verifiable?

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.

- No letters of commitment are 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**.



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.



Completing the Application

Letters of Commitment

- Letters are required from all project collaborators, and any consultant/sub-award.
- Must identify their specific **responsibilities** and/or **contributions**.
- Form letters will **not** be considered.
- **Signed** and **dated** letters must be written on the **letterhead** of the collaborator's organization, addressed to Dr. Bradley Lubben.
- Upload as a PDF



Completing the Application

Sub-award

- Not to exceed 49% of the requested budget
- 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



Completing the Application

Consultants

- Letter of Commitment that also outlines their Scope of Work, rate of pay, hours to be paid, travel, etc.
- Abbreviated **2-page** resume or curriculum vita for each consultant.
- Upload as a combined PDF file under Project Team or Project Collaborators section as appropriate.



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Project Collaborators

Name

Organization

Email Address

Phone Number

Role

Is this a

Applicant Organization Member

Non-Applciant Organization Member

Consultant

Sub-Award

View Letter

Choose File No file chosen

Complete Package

Select a new letter to upload (PDF required)

Save Cancel

Save & EXIT

Instructions

to your target

Add New Item

Amount

Add New Item



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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
- Make sure amounts on the budget and budget narrative correspond.



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ERME Budget Form

		Totals (\$)
Section A, Senior/Key Person		7500
Section B, Other Personnel		1500
Total Number Other Personnel		
Total Salary, Wages and Fringe Benefits (A+B)		9000
Section C, Equipment		Not Allowable
Section D, Travel		5025
1. Domestic	5025	
2. Foreign	Not Allowable	
Section E, Participant/Trainee Support Costs		
Section F, Other Direct Costs		7800
1. Materials and Supplies	500	
2. Publication Costs	Not Allowable	
3. Consultant Services		
4. ADP/Computer Services	Not Allowable	
5. Subawards/Consortium/Contractual Costs	5000	
6. Equipment or Facility Rental/User Fees		
7. Alterations and Renovations	Not Allowable	
8. Other 1	300	
9. Other 2	2000	
10. Other 3		
Section G, Direct Costs (A thru F)		21825
Section H, Indirect Costs		5674
Section I, Total Direct and Indirect Costs (G + H)		27499
Section J, Fee		Not Allowable

Download and save the form to your computer, then work from the new file

Enter numerals only (no comma, no decimal)

FAQ about the Budget

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

- Indirect Costs on awards under this program may not exceed the lesser of the institution's 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, a F&A rate of 10% Modified Total Direct Cost will be allowed.



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FAQ about the Budget

Can we use grant funds for food/meals?

Generally, no. Only if it is a working meal conducted in a business atmosphere and maintains the continuity of the meeting and to do otherwise will impose arduous conditions on the meeting participants.

- Solution to providing meals for workshops etc., use registration fees to cover these meal expenses or have a sponsor.
- Meals consumed while in official travel status do not fall in this category.



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Required Documents

- Signed ERME Cover Sheet (SF424)
- Completed budget form
- Upload as PDF files
- Other Required Docs
 - ❖ Letters of Commitment
 - ❖ Upload on Project Collaborators page
 - ❖ Consultant/Sub-award documents
 - ❖ If applicable, upload on Project Team or Project Collaborators page as appropriate



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Application

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



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



EXTENSION RISK MANAGEMENT EDUCATION

THANK YOU FOR JOINING US!

North Central ERME Center
303 Filley Hall
University of Nebraska-Lincoln
Lincoln, NE 68583-0922

Program questions:

Brad Lubben, *Director*, blubben2@unl.edu

Christine Lockert, *Grants and Administrative Specialist*, clockert2@unl.edu

RVS Application questions:

Christine Lockert, clockert2@unl.edu or 402-472-2039



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