

# DATES AND RATES

## LEVEL 1 4 days of training in 2 sessions

Begins Nov. 12-13, 2024  
Concludes Dec. 4-5, 2024

## LEVEL 2 6 days of training in 3 sessions

Begins Jan. 22-23, 2025  
Reconvenes Feb. 5-6, 2025  
Concludes Feb. 26-27, 2025

Level 1 \$675/PDP Member \$850/Non Member  
Level 2\* \$875/PDP Member \$1,050/Non Member

An online placement test will determine which level participants place into.

\*Those placed into Level 2 will owe an additional \$200 upon finalizing registration.

## Count on us for shared success

Agricultural lenders and financial institutions know their dairy farmer clients are more likely to succeed when they operate with a firm comprehension of financial concepts.

Many of these lending partners will provide partial or full scholarships to producers participating in the PDP Financial Literacy for Dairy program. The "Count on Us" campaign gives lenders an opportunity to support producers who are eager to successfully develop their businesses for today and for generations to come.

**HERE'S HOW IT WORKS:** Attendees will pay the program costs to PDP upon registration and then present their payment confirmation to a "Count on Us" lender. Scholarship amounts and criteria will be determined between attendees and their lenders.

### As of 7/17/24 these partners have confirmed "You can count on us!"

AgCountry Farm Credit Services	Dairy Business Consulting, Inc.
Bank of Brodhead	Farmers & Merchants Union Bank
BMO	GreenStone Farm Credit Services
BouMatic	Lake Ridge Bank
Bremer Bank	Nicolet Bank
Citizens State Bank of Loyal	Rabo AgriFinance
Compeer Financial	

# count on us

Want us to contact your lending institution about partnering with PDP's "Count on Us" program? Call us at 800-947-7379 or email [mail@pdpw.org](mailto:mail@pdpw.org).

For the most current partner list, visit [www.pdpw.org](http://www.pdpw.org).



### Professional Dairy Producers®

820 N. Main St., Suite D  
Juneau, WI 53039  
800-947-7379



## FINANCIAL LITERACY for dairy®

Take control of your financial literacy  
2024-25 sessions begin in November

### PDP HEADQUARTERS

820 N. Main St., Suite D, Juneau, Wis.



ALL SESSIONS HELD AT  
PDP headquarters  
Juneau, WI



## FINANCIAL LITERACY

2024-2025

# it pays to give it your all

# LEVEL ONE

Expand on core financial concepts and prepare for practical application.

## TOPICS COVERED

- Goal setting
- Accrual adjustments
- Balance sheet principles
  - Annually preparing for all entities as well as personal entities
  - Reflecting cost basis and fair-market value
- Cash income statement to measure profitability

# LEVEL TWO

Take a deeper look at more comprehensive financial tools and reporting methods.

## TOPICS COVERED

- Profitability and cost-center tracking
- Separating out and measuring profitability of specific entities
- Enterprise budgets
- Cash flow budgeting and business analysis
- Balance sheet ratios and financial analysis
- Financial ratios and analysis
- Establishing key performance measures and ratios
- Business planning

“Financial Literacy taught me so much about how I can more effectively help **keep my business profitable** and growing and running for years to come.”

*Jody Schaap, Schaap Farms, Woodstock, MN*

All sessions held at PDP headquarters: 820 N. Main St., Suite D, Juneau, WI

All participants will complete an online placement test prior to attending to determine which level best suits their degree of financial comprehension.

Register by scanning the QR code, calling 800.947.7379 or visiting [www.pdpw.org](http://www.pdpw.org).



“Financial Literacy does a great job of helping people better understand the importance of farm financials and their impact. The program gave me a new perspective on how to **evaluate what’s happening on the farm.**”

*Chase Mitchell, Walmoore Holsteins, Inc, Kennett Square, PA*

## SESSION PRESENTERS



**Dr. Kevin Bernhardt** is Professor of Agribusiness at UW-Platteville and a UW-Extension Farm Management Specialist. An Iowa native, he received his B.S. degree from Iowa State University, M.S. from North Carolina

State University, and his Ph.D. in Agricultural Economics from the University of Nebraska. Dr. Bernhardt has received the Underkofler Excellence in Teaching award, the UW-Extension second mile award, and the National Extension award for excellence; he is also an Honorary State FFA honoree.



**David Coggins** grew up on a Wisconsin dairy farm and graduated from UW-River Falls with an agricultural degree. He began work for the Farm Credit system as a loan officer in the Production Credit Association office. He

later worked for the Federal Intermediate Credit Bank, then served in a senior leadership role for Farm Credit in St. Cloud, Minn. David concluded his banking career in 2023 at Nicolet National Bank and continues to serve in leadership roles with state and national banking and agricultural organizations.

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Compeer Financial

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Dairy Management Inc.

Diamond V  
FarmFirst Dairy Cooperative  
Focus on Energy  
GEA  
GreenStone Farm Credit Services  
Land O'Lakes  
Menn Law  
Nicolet National Bank  
STgenetics  
USAgNet LLC  
Zoetis

### EVENT SPONSOR



### CEUs AVAILABLE

Level 1: up to 32 DACE credits  
Level 2: up to 48 DACE credits



# FINANCIAL LITERACY for dairy®

