

DATES AND RATES

LEVEL 1 4 days of training in 2 sessions

Begins Nov. 12-13, 2025
Concludes Dec. 3-4, 2025

LEVEL 2 6 days of training in 3 sessions

Begins Jan. 15-16, 2026
Reconvenes Feb. 4-5, 2026
Concludes Mar. 10-11, 2026

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.

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 8/13/25 these partners have confirmed "You can count on us!"

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

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.

For the most current partner list, visit 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
2025-26 sessions begin in November

PAGELS PONDEROSA

N4893 County Road C, Kewaunee, Wis.



ALL SESSIONS HELD AT
Pagels Ponderosa
Kewaunee, WI



FINANCIAL LITERACY

2025-2026

it pays to give it your all

LEVEL ONE

Construct accurate financial statements . . . the foundation for analysis and decision-making.

TOPICS COVERED

- Model for financial management
- Goal setting
- Balance sheet
 - Principles, purpose, structure and format
 - Reflecting cost basis and fair-market value
- Income statement
 - Measure of profitability performance
 - Cash to accrual
- Reconciliation

All sessions held at Pagels Ponderosa, N4893 County Road C, Kewaunee, WI

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

LEVEL TWO

Use financial analysis, planning and budgeting to make informed decisions.

TOPICS COVERED

- Discovering the financial story
 - Ratio analysis, internal trends, peer-group benchmarking
 - DuPont profitability deep dive
 - Costs of production and breakeven analysis
- Budgets and feasibility analysis
 - Cash flow projections
 - Enterprise budgets
 - Partial budgeting
- Business planning
- Developing your dashboard of Key Performance Indicators (KPIs)

"I really felt comfortable with the small classroom environment of Financial Literacy for Dairy® and **was at ease asking any question** no matter how simple it seemed."

Jamie Zappa, Ruedinger Farms, Inc, Van Dyne, WI



FINANCIAL LITERACY
for dairy®

SESSION PRESENTERS

"Headed into the financial literacy course, I regularly worked with our banker, accountant and a quarterly financial advisor. **Now I'm able to have more productive conversations with those professionals.**"

Sydney Flick, Jazzy Jerseys, Lodi, WI



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.

VISION PARTNER

Compeer Financial

MISSION PARTNERS

Acepsis
American Foods Group
Dairy Farmers of Wisconsin
Enghouse Video Events
MorganMyers
Progressive Dairy
Progressive Dairy Solutions
Rabo AgriFinance
Zinpro

LEGACY PARTNER

Dairy's Foundation

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Comfort Hoof Care

CP Feeds LLC
Dairy Management Inc.
Diamond V
DLF
FarmFirst Dairy Cooperative
Focus on Energy
GEA
GreenStone Farm Credit Services
Land O'Lakes
Menn Law
Nicolet National Bank
USAgNet LLC
Zoetis



Register today by scanning the QR code, calling 800.947.7379 or visiting www.pdpw.org.

EVENT PARTNER



CEUs AVAILABLE

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

