



Ag Biz Basics
eLearning Curriculum Outline



Module 1: Side by Side with your Lender

Statement Preparation & Documentation
Credit History and Credit Scores
 Hey Doc
Vision and Goals
Honesty & Ethics
Lender Preparation Checklist
Roles of Lenders and Producers

Module 2: Do You Cash Flow?
Cash Flow Planning

Do You Cash Flow?
 Section 1: Cash Inflows
 Section 2: Cash Outflows
 Section 3: Financing Activities
 Bottom Line Approach
Key Planning Assumptions
 Hey Doc – Good Assumptions
 Family Living Budget
 Cash Flow Assumptions
 Hey Doc – Resources for Setting Assumptions
Case Example: The Decker's
 The Situation
 Cash Inflow Assumptions
 Cash Outflow Assumptions
 Financing Assumptions
 Dwayne & Dixie Decker Cash Flow Statement
 Financing Activities
 Observations from the Decker Case
Five Line Cash Flow
Ratio Corner: Debt Coverage Ratio
 Decker's Debt Coverage Ratio Calculation
 Hey Doc – Linking Cash Flow to other components
Scenario Planning Activities
Dwayne & Dixie Decker Cash Flow Assignment

Module 3: What are You Worth Financially?
Balance Sheet

Assets
Liabilities
Owner's Equity: What are you worth financially?
 Hey Doc: Common Questions, Tips, and Terminology on Balance Sheets
Overview of Business Balance Sheet
Overview of Personal Balance Sheet
Five Line Balance Sheet Summary
Ratio Corner: Percent Equity
Dwayne & Dixie Decker's Disclosure List

Module 4: Did You Make a Profit?
Income Statement

Revenue Category
Expenses Category
 Hey Doc: Income Statement Items
Five Line Income Statement Summary
Sensitivity Analysis
Income Tax Calculations
Common Insights on Income Statements
Income Statement – Average, Best, Worst