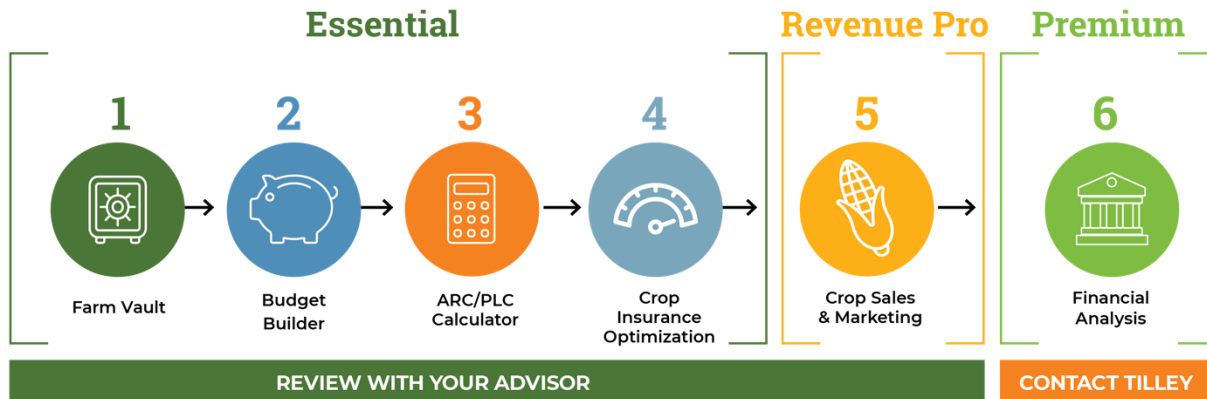


# A Checklist for Smarter Farm Decisions

Questions to walk through with your agent—before important choices are made.



Behind each question are tools developed by Tilley to deliver fast, accurate answers—so you can know, not guess.

## STEP 1 – Gather data

- Pull your current CCC-866 and FSA-156EZ to confirm the base acres you have.
- Finalize your 2026 planting intentions.
- Use your 2025 Summary of Insurance (SOI) as a starting point for 2026 decisions.

## STEP 2 – Build a budget and calculate a break-even

- Create a 2026 budget, calculate your break-even (\$/bushel) by crop, and project net income.
- Determine the maximum amount you can lose in 2026.

## STEP 3 – Understand your potential federal farm program payments

- Review your new base acres allocations, mailed by FSA mid-May, 90-day window.
- Know your projected 2025 ARC or PLC payment, expected in October 2026.
- Know your potential payout for ARC or PLC for 2026 crop year. (Sign-up likely September).
- Understand how Farm Bridge Assistance payments and other programs affect your cash flow.

## STEP 4 – Optimize crop insurance decisions

- Optimize crop insurance with your agent, consider area-based programs (ECO/SCO) with 80% premium subsidies and other recent program updates.
- Understand your true coverage, identify any gaps or coverage overlaps with base policy, ECO/SCO, and ARC/PLC.

## STEP 5 – Make confident crop sales and marketing decisions

- Determine how many bushels you can confidently market, based on your crop insurance guarantee.
- Determine how much of your crop is sold, hedged, or still unprotected.
- View projected revenue, factoring in what is sold, unsold, and any hedging gains or losses.

## STEP 6 – Ensure you are always bankable

- Keep key financial statements, including consolidated financial statements, stored in a shareable location.
- Complete a financial scorecard that shows strengths, weaknesses, and opportunities to improve financial health.
- Review options to restructure equipment debt to free up working capital for 2026, if needed.