

## **Erath Pasture to Packer Program**

It is time to complete applications for the 2024-2025 Pasture to Packer Program. Please submit application, supplemental info and project cost estimator to AgTrust Farm Credit located at 101 East Road Stephenville by August 30, 2024.

What is the Erath Pasture to Packer Program? The program, offered through Texas A&M AgriLife Extension Service in Erath County and Erath 4-H, is designed to teach youth the economic and production facets of an agricultural project, while also teaching them valuable leadership skills. Each participant will submit an application in September and also complete a face-to-face orientation. After acceptance to the program, the participants begin working with one of the sponsors, AgTrust Farm Credit, to request their loan for their animal cost and feed. During the loan application process and project objectives, they learn the proper way to fill out a loan application, work through a projected cash flow, and understand the record book requirements.

In October, participants select steers from a pre-sorted group of commercial calves weighing between 750-800 pounds. After selection, they learn about chute-side manner, vaccination protocols, animal health and diseases, and participate in processing their calf before taking it home to begin the feeding process.

The participants will have their calves on feed for 175 days. During this process, the youth will have to keep records on feed performance and cost associated with the project. Each participant will have a check-in and weigh-in on the project at various times throughout the feeding period. The cattle are cared for, and records are kept, just as a commercial producer would do. During the feeding period, the group will participate in several educational seminars focusing on marketing, nutrition, animal husbandry and meat science.

We have partnered with Tarleton meat department to harvest the cattle in March 2024. The youth will bring their animals together for a live evaluation at the conclusion of the feeding program. After the cattle are harvested, the participants will learn about carcass quality, grading and cuts of meat. They will then be responsible for marketing their carcass. This program gives the participants full responsibility from the purchasing decision to the marketing. The proceeds of the carcass sales will be used to pay back the loan.

In May, there will be an awards banquet where the youth, sponsors, and volunteers are recognized. In addition, special awards will be presented, as well as the results of the feeding program. This program is not designed to profit the child a great deal in a monetary sense. It is designed to give them a very valuable hands-on, learning experience---from interviews and bank visits to daily care of their cattle, combined with the marketing side and industry knowledge of where and how our food is processed.

If you have any questions, please contact the Erath County Extension Office at 254-965-1460.



2024- 2025 Pasture to Packer Supplemental Information

Due: August 30, 2024

along with the AgTrust Farm Credit Loan Program  
Application and the Project Cost Estimator to

AgTrust Farm Credit

101 East Road Stephenville TX 76401

*Please print or type all information on application*

Applicant Name: \_\_\_\_\_ Incoming Grade: \_\_\_\_\_

School Name: \_\_\_\_\_ Circle Jacket Size: Youth: YS YM YL

Adult: AS AM AL AXL

Parent Name(s): \_\_\_\_\_ Cell Phone to accept texts/calls \_\_\_\_\_

Parent Email: \_\_\_\_\_

Location Where Project Will be kept \_\_\_\_\_

**Please submit at least 4 labeled photos with your application demonstrating your project has proper feed bunk, water, pen, and shelter. Labeled hard copy photos are welcomed with paper application. If submitting an application digitally, please attach photos to your application.**

Describe why you want to participate in the Pasture to Packer Program and what you hope to learn.

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All applicants are expected to participate in a meeting regarding program expectations on **September 16th** at 5 pm at the Texas A&M AgriLife Research and Extension Center 1229 N. US Hwy 281 Stephenville, TX 76401.

**All participants and adult volunteers must enroll in 4H Online by September 16th this includes everyone that intends to participate in the October trip, or any other activities.**

**<https://erath.agrilife.org/erath-4-h/enroll/>**

Contact the Erath County Extension Office with any questions 254-965-1460 or email [erath@ag.tamu.edu](mailto:erath@ag.tamu.edu)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

July 24, 2024

Dear Erath County Pasture to Packer Participant:

I am very excited about your interest in participating in the Erath County Pasture to Packer Program. As a sponsor, AgTrust Farm Credit is also excited about our opportunity to support the program and we certainly hope that you will find this to be a valuable and educational experience over the next 8 months.

In this folder you will find your loan application which will need to be completed and returned to our local office by August 30, 2024. Please note in addition to your signature, we are asking for a parent or sponsor signature on the loan documents as well. Then on the 16th of September we will be meeting together as a group to sign loan documents and to go over the financial aspects of your project. Whoever cosigns on your loan will need to be present on the 16th as well.

The loans will be set at **\$3,440** per participant and will be **due in full by June 1, 2025.** Based on the current market, this should allow ample funds to purchase the steer and to provide the needed money for feed as well. I encourage each of you to spend some time researching the current market price for a 750 pound steer as well as anticipated costs of feed prior to our meeting. Together, we will do a projected income statement and a comprehensive breakeven analysis. It is very important with any investment to project your expenses up front and to know what price you need to receive in the end to meet your expectations.

Again, we want to welcome you to the program and we are certainly looking forward to providing each of you a loan for your project.

If you have any questions, please give me a call (254-965-3612) or email me at [gerrit.schouten@agtrustaca.com](mailto:gerrit.schouten@agtrustaca.com)

Sincerely,



Gerrit Schouten  
Credit Office President



# ERATH COUNTY PASTURE TO PACKER PROGRAM

## LOAN PROGRAM APPLICATION

AgTrust Farm Credit 101 East Road Stephenville, TX 76401 Ph. 254-965-3612 Fax 254-965-7570

### CO-APPLICANT / STUDENT INFORMATION

Erath Pasture to Packer Applicant Name:

Date of birth:

SSN:

Phone:

Current address:

Email:

City:

State:

ZIP Code:

Circle the county below in which you live:

Erath      Hood      Parker      Johnson      Young      Palo Pinto

Purpose of loan:

1. Purchase livestock (specify)

2. Purchase feed (specify)

Location where project will be kept:

Projected date project is to be sold:

Name of 4-H advisor:

Phone number of 4-H advisor:

Name of 4-H Chapter:

What year did you begin your agricultural projects?

### APPLICANT/SPONSOR INFORMATION

Name:

Date of birth:

SSN:

Home Ph:

Cell Ph:

Work Ph:

Email:

Current address:

City:

State:

ZIP Code:

Circle the county below in which you live:

Erath      Hood      Parker      Johnson      Young      Palo Pinto

Are you or any recipient of the loan proceeds one of the following: Federal Land Credit Association director or employee, Agricultural Credit Association director or employee, Farm Credit Bank director or employee, Farm Credit Administration director or employee, or a relative of any such director or employee? If so, specify relationship and organization?

Are you currently a member of a Farm Credit Institution?      If yes, what Institution?

I certify that the above information is true and correct to the best of my knowledge

Co-Applicant / Erath Pasture to Packer Participant Signature

X \_\_\_\_\_

Date

Applicant / Sponsor Signature

X \_\_\_\_\_

Date

Erath Pasture to Packer Program

Project Cost Estimator

<u>Expenses</u>	<u>\$</u>
Steer	<hr/>
Feed	<hr/>
Supplies	<hr/>
Vet	<hr/>
Processing	<hr/>
Interest	<hr/>
Other	<hr/> <hr/>
Total Expenses	<hr/> -