NORTHEAST
EXTENSION
RISK
MANAGEMENT
EDUCATION

USDA National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE

Competitive Grants Applicant Training Webinar

Tuesday, October 7th, 2025

1:00 p.m.

NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION

Competitive Grants Applicant Training Webinar

- 2026 Education Grants
- 2026 Underutilization of Crop Insurance Grants
- 2026 Exploratory Grants

Application Deadline: Thursday, November 13, 2025

NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION

Competitive Grants Applicant Training Webinar

Participants' microphones should be muted.

Please use the chat function to ask questions.

What will be covered?

- Extension Risk Management Education Overview
- Northeast ERME Overview
- Request for Applications and regional priorities:
  - Education Projects
  - Underutilization of Crop Insurance Projects
  - Exploratory Projects
- Evaluation Criteria
- Website Navigation
- Completing the Proposal

ERME Overview

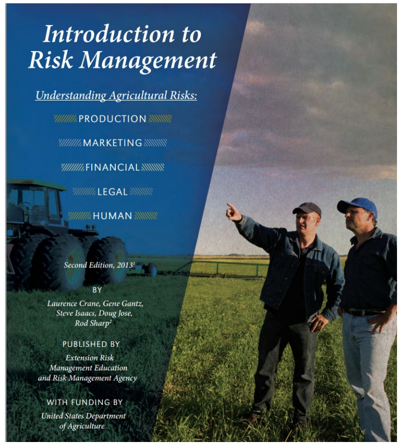
- Legislative mandate in Agricultural Risk Protection Act of 2000
- Education for producers in the “full range of risk management activities”

ERME Mission

Educating America’s farmers and ranchers to manage the unique risks of producing food for the world’s table.

ERME Risk Categories

- Risk, specifically agricultural risk, falls into 5 categories for the purpose of the ERME program:
  - Production
  - Marketing
  - Financial
  - Legal
  - Human



- ERME funds programs that are designed to educate producers about risk management tools and strategies so they can achieve specified risk management outcomes.

Definitions of Risk Categories

Production Risk – Any production-related activity or event with a range of possible outcomes which could limit ag producers' ability to achieve their financial goals is a production risk.

Marketing Risk – Marketing is the part of a farm business that transforms production activities into financial success. Marketing risk is any market related activity or event that leads to the variability of prices ag producers receive for their products or pay for production inputs.

Financial Risk – Financial risk encompasses those risks that threaten the financial health of the business, including: 1) Capital cost and availability; 2) Ability to meet on-time cash flow needs; 3) Ability to maintain and grow equity; and 4) Ability to absorb short-term financial shocks.

Legal Risk – Legal risk involves commitments that have legal implications, such as production activities that fail to take appropriate safety precautions, marketing products which can involve contract laws and human issues dealing with employer/employee rules.

Human Risk – Human risk management is the ability to keep all people who are involved in the business safe, satisfied and productive such as: 1) Human health and well-being; 2) Family and business relationships; 3) Employee management; and 4) Transition planning.

Aspirational Goals*

Area of Risk	Aspirational Goal
Production Risk	Enhance understanding of yield variability, insurance products, technology, diversification and management systems to control costs and improve farm or ranch income.
Marketing Risk	Improve producer understanding and use of commodity price risk management, product (niche) marketing strategies, differentiated (branding) marketing focus and relationship marketing to enhance farm or ranch viability.
Financial Risk	Grow farmer and rancher capacity to address strategic business planning, production cost management, recordkeeping analysis, asset management and financial planning to enhance cash flow, profitability and financial performance.
Legal Risk	Cultivate farmer and rancher ability to address business organization, contracts, regulatory policies and liability issues to manage businesses' legal risk exposure.
Human Risk	Develop farmer and rancher understanding of employee recruitment, retention and management; internal and external business communication; business transition and farm safety systems to improve business and worker success.

*refer to page 4/5 of the ERME RFA

What are ERME Proposed Outcomes?

- Measurable and verifiable risk management actions that participants understand, develop, or implement
- Within six to 18 months
- With long-term impacts

What are Long-Term Impacts?

- Projects that help participants learn, achieve, or apply “best risk management practices”.
- Methods and indicators that measure the use of these practices help document the potential for long-term impact.

ERME Awards

A grant awarded is an investment made by the ERME program to help producers achieve the proposed risk management outcomes.

ERME Return on Investment

Return on Investment is defined as (documented*) changed behavior or actions taken by participants resulting in increased ability to manage risk.

*Documented participant actions or behavior changes are reported as outcomes and as success stories.

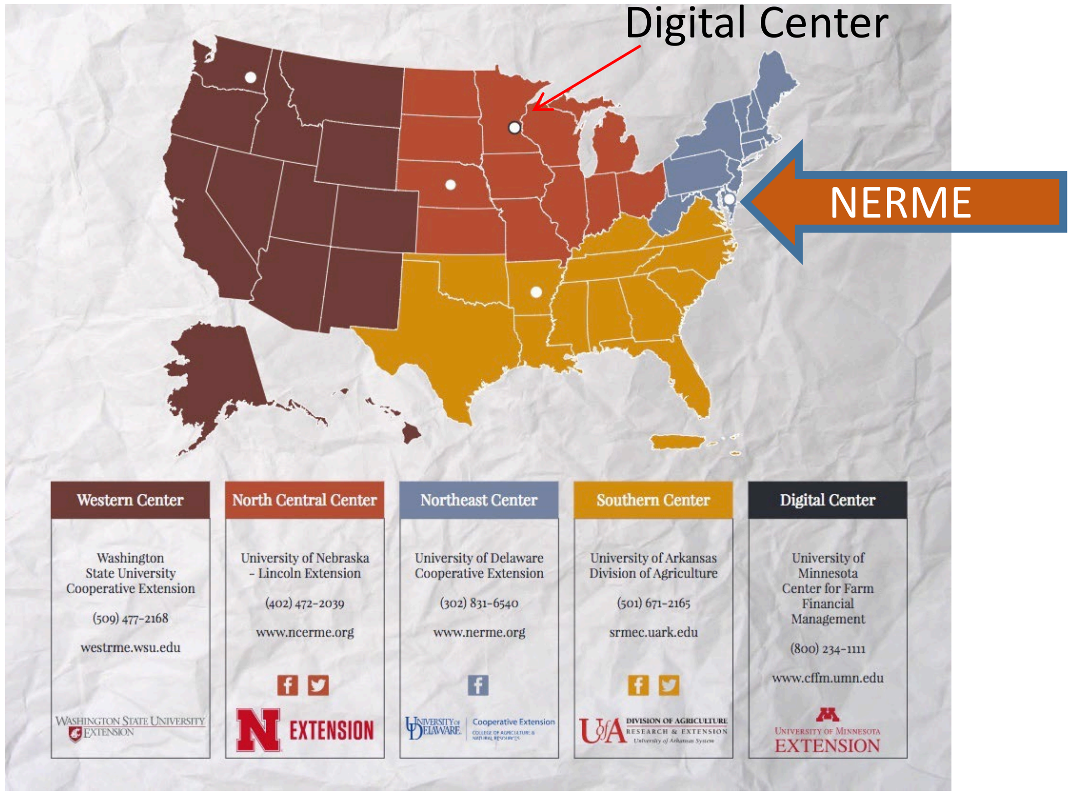
Northeast Extension Risk Management Education Center (NERME)

- One of four regional ERME Centers across the U.S.
- University of Delaware, College of Ag & Natural Resources
- Administers a competitive grants program in the 12 states and the District of Columbia
- Supported by funding from USDA National Institute of Food and Agriculture (NIFA).

NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION

USDA National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE

Northeast Extension Risk Management Education Center



Northeast Extension Risk Management Education Center

The Northeast Extension Risk Management Education Center serves 12 states:

Connecticut, Delaware, Maine, Maryland, Massachusetts,

New Hampshire, New Jersey, New York, Pennsylvania,

Rhode Island, Vermont, West Virginia **and** Washington DC

Northeast Extension Risk Management Education Center

Laurie Wolinski – Director – lgw@udel.edu

Michelle McCullough – Program Coordinator – mmccull@udel.edu

Jill Shilling – Administrative Assistant – jilshill@udel.edu

Request for Applications

Request for Applications (3 choices)

2026 Risk Management Education Project Applications – up to $75,000

2026 Underutilization of Crop Insurance Project Applications – up to $100,000

2026 Exploratory Project Applications – up to $10,000

Request for Applications

Education Applications: Projects can address any of the five areas of risk (up to $75,000)

- Programs should help participants mitigate potential risk.
- Include emphasis on the Northeast Center regional priorities.

Request for Applications

Underutilization of Crop Insurance Project Applications (up to $100,000)

- Applicants must articulate the primary source(s) of risk faced by their intended project audience and develop training activities that will help those producers take specific actions that generate measurable outcomes from managing these risks.
- Proposed educational programming should align with one or more of the five areas of risk.

Request for Applications

Exploratory Applications for planning, capacity building, or piloting efforts (up to $10,000)

- Intended to support planning, development, or pilot project activities that have a goal of establishing an educational program, delivery plan, and collaborative effort leading to a project and that could be proposed for competitive grant funding in the future.

What does Underutilization of Crop Insurance mean?

This program aspires to enhance farm and ranch profitability and economic viability by enabling producers who underutilize crop insurance to successfully manage one or more of the primary sources of ag risk. Key objectives are to help producers who underutilize crop insurance understand the risks inherent in their operation, the methods and tools available to mitigate these risks, how to effectively use these methods and tools, and how to manage risk by implementing these methods and tools.

What does Underutilization of Crop Insurance mean?, cont.

Applicants must be able to describe who their project audience is and why they underutilized the Federal crop insurance program; including why there is a low level of crop insurance participation and availability; why existing crop insurance products do not provide an effective risk management tool; or why this audience may not normally be reached through typical risk management tools or education offerings.

Regional Priorities

Stakeholder Input

Advisory Council Recommendations

Regional Priorities

After careful consideration concerning stakeholder input, the Advisory Council and NERME seek applications addressing factors that negatively impact farm profitability and build business knowledge. Priority areas for the education grant programs include Farm Resiliency, Technology and Innovation, Recordkeeping, Financial Skill Building and working with Federal Agencies, Legal Risks and options for Urban Agriculture.

2026 Regional Priorities for Education Applications (pages 8 and 9 of RFA)

The Advisory Council seeks applications addressing factors that negatively impact farm profitability and build business knowledge. Priority areas for the education grant programs include Farm Resiliency, Technology and Innovation, Recordkeeping, Financial Skill Building and working with Federal Agencies, Legal Risks and options for Urban Agriculture.

Farm Resiliency might include: • Weather variability and its stress on crops, livestock and people. • New Insects, diseases, and invasive species • Labor and employee management • Marketing and access to market channels • Asset protection
Technology and innovation
Legal Risk Topics
Recordkeeping, Financial Skill Building and working with Federal Agencies
Urban Agriculture

2026 Regional Priorities for Underutilization of Crop Insurance Applications

(page9 and 10 of RFA)

The Advisory Council seeks applications for the delivery of risk management education to agricultural producers who underutilize the Federal Crop Insurance program: including specialty crop producers (fruits, vegetables, tree nuts, dried fruits, horticulture, nursery crops, and floriculture crops). Also included in this category are aquaculture producers and users of dairy risk management policies and programs.

Farm Records and Crop Insurance Literacy
Resiliency and Market Risk
Education of Alternatives to Federal Crop Insurance

2026 Regional Priorities for Exploratory Applications

(page 10 of RFA)

These smaller, simplified projects provide a unique opportunity to initiate ideas and/or emerging risk topic areas to better address farmer/rancher risk management education needs. Applications in the Exploratory category may align with either the Education priorities, the Underutilized priorities or something entirely different providing the application addresses agriculture risk management in one of the five areas of risk (financial, market, production, legal or human).

The maximum award will be **$10,000** with a grant duration of 18 months.

Regional Priorities

Longevity of resources developed utilizing grant funds

While ERME funds are not generally used for development of resources, there are situations where that type of activity receives funding, because it has an immediate educational value and use.

If this type of activity is included in the application and some significant portion of the budget is designated for product development, the Advisory Council would encourage applicants to include a statement regarding longevity of the product to be developed and potential for wide application.

Evaluation Criteria

Evaluation Criteria

ERME Educational Application Pages 23 and 24	
Proposed Outcomes	40%
Regional Priorities	10%
Outcomes Verification	10%
Producer Demand	15%
Team/Organizational Capacity & Collaborators	15%
Review of Past Project, Innovative Approach & Wide Application	10%

Evaluation Criteria

Underutilization Applications Page 24 and 25	
Proposed Outcomes	40%
Regional Priorities	10%
Outcomes Verification	10%
Project Audience	15%
Team/Organizational Capacity & Collaborators	15%
Review of Past Project, Innovative Approach & Wide Application	10%

Evaluation Criteria

ERME Exploratory Application Pages 25 - 27	
Proposed Outcomes	30%
Regional Priorities	10%
Outcomes Verification	10%
Project Narrative	25%
Project Team and Collaborators	15%
Review of Past Project, Innovative Approach & Wide Application	10%

Evaluation Criteria

Proposed Outcomes – 40%*
Maximum of 12

- Single most important factor in funding decisions
- Clear statement of what you "anticipate producers will understand, develop, or implement"
- ***Realistic and attainable*** estimated producer numbers
- Relative level of rigor associated with producer actions
- Specific, measurable and verifiable

*30% for Exploratory

RUN A CHECK ON YOUR OUTCOMES

The results or changes that occur in participants as a direct result of a project's activities.

"SMART" OUTCOMES

- Specific
- Measurable
- Achievable
- Relevant
- Time-Bound

Who (the target subject) +

Producer action (understand/ develop/ implement)+

What (expected results/ change for participants)

Evaluation Criteria

- What is the goal or what will producers achieve as a result of being exposed to this risk management education?
- What is the producer action?
  - Understand, Develop, Implement
  - "Understand" is the weakest action; "Implement" is the strongest action

Evaluation Criteria

Proposed outcomes are supported by the project steps. Projects steps should not be confused with proposed outcomes. However, the project steps assist project directors toward seeing producers achieve the proposed outcomes.

Information regarding project steps:
https://sites.google.com/umn.edu/ermervshelp/application-risk-management-education-projects/project-steps

Evaluation Criteria

Examples of well-written proposed outcomes:

Educating Farmers on Increasing Market Channel Readiness

- Through classroom engagement, participants will increase their **understanding** about how to grow their business by expanding their markets. (Estimated number = 100).
- Participants will **develop** a marketing plan using one or more of the newly learned risk management strategies. (Estimated number = 30).
- Participants will **implement** the new marketing plan to increase exposure of products and reduce financial risks. (Estimated number = 60).

OUTCOMES THAT DON'T PASS THE "CHECK"

Missing the "what changes for participants as a result of this" component

"Participants will listen to and understand their peers' experience in using blossom thinning in their orchards."

"Participants, by engaging with their peers, increase their understanding of the pros and cons of blossom thinning in orchards."

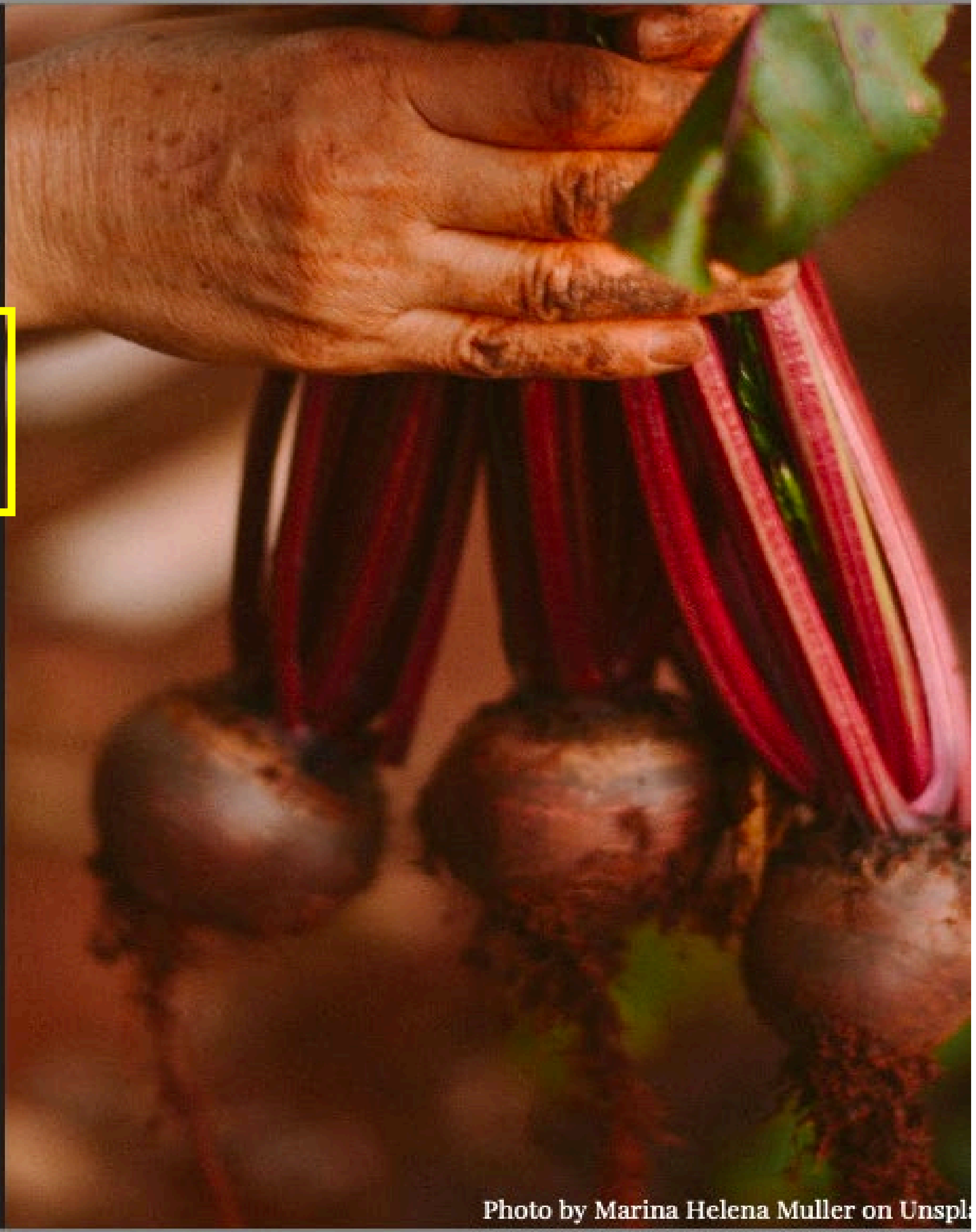


Photo by Marina Helena Muller on Unspl

OUTCOMES THAT DON'T PASS THE "CHECK"

Missing the participant focus

"The Hub will strengthen relationships with dairy farm owners in the state, leading to future collaborations on risk management education."

Discuss in "project notes", "project summary", "project reflections" sections of RVS.

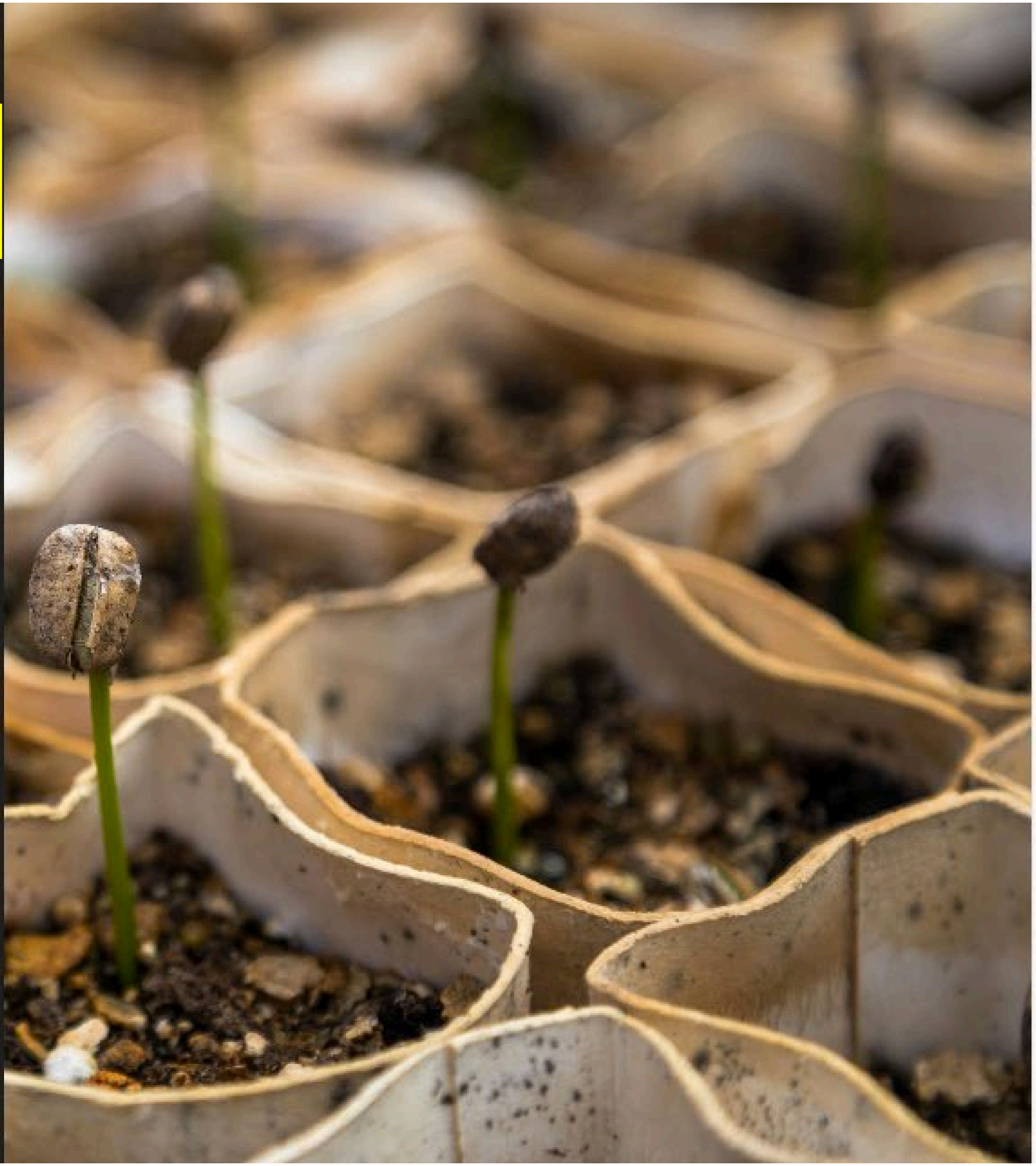
COMMON MISTAKES

Combining multiple outcomes:

"Producers will understand and implement IPM strategies for pest identification and monitoring."

"Participants increase their understanding of IPM strategies for pest identification and monitoring."

"Participants will implement at least one new IPM strategy."



Evaluation Criteria

These are **NOT** risk management outcomes:

- Producers will attend a workshop on…
- Project team will develop a workbook.
- Educators will be trained to deliver the program.
- An end-of-workshop evaluation will be conducted.
- The Final Report will be submitted.

COMMON MISTAKES

Mistaking activities and outputs for outcomes:

"Producers continue to work regularly with an instructor on data gathering, financial benchmarking, and cover crop risk management education."

"Producers work regularly with their instructors on financial benchmarking in order to improve their financial benchmarking practices."

Evaluation Criteria

Outcomes Verification– 10%

How effective is the plan for evaluating and tracking producers progress toward achieving the proposed outcomes?

- How and when will outcomes be measured?
- How will you verify the risk management outcomes were achieved?
- How will you establish & identify indicators for long-term outcomes?

COMMON MISTAKES

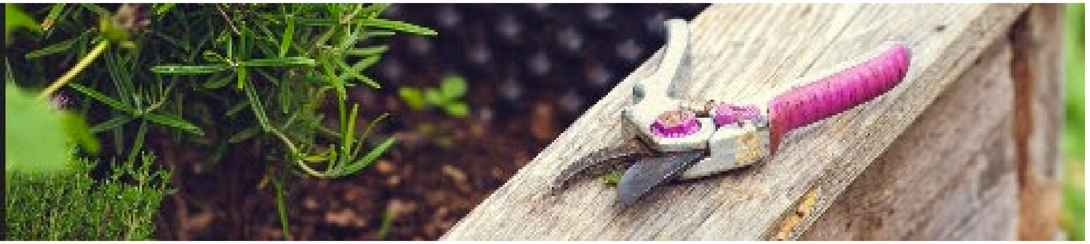
This is mentioned now as a caution to not include in "how you verify".

Website visits as outcomes:

"Producers will correspond with the project team via website visits, newsletters, emails, texts, and phone calls for additional education."

Educational Contacts

Total Meetings:	0
Total Meeting Participants:	0
Total Meeting Participant Hours:	0
Total Webinars:	2
Total Webinar Participants:	557
Total Webinar Participant Hours:	557.00
Total Website Visits:	0
Total Online Course Participants:	0



Move to "educational contacts" section of RVS.

COMMON MISTAKES

Website analytics used as a verification method:

"Participants' knowledge of farm water management, soil health, and season extension techniques has increased."

How verified: Pre and post workshop surveys. Document viewer statistics on the website, YouTube Channel, and social media platforms.

Remove website analytics from the "how verified" column. Move this to the "educational contacts" section

COMMON MISTAKES

Attendance numbers as a verification method:

"First responders' understanding of agricultural emergency management has increased."

How verified: Pre and post workshop surveys. Number of first responders registered for the project and who attend trainings.

Remove attendance numbers from the "how verified" column.

Record attendance and participation in "educational contacts" and "project participation" sections in RVS.

Project Participation

Total Number of Participants:

This is mentioned now as a caution to not include in "how you verify".

Evaluation Criteria

Regional Priorities – 10%

Applications will be evaluated on the degree to which proposed outcomes address regional priorities.

Regional Priorities are listed in the RFAs in the following pages:

2026 Risk Management Education Applications– pages 8 - 9
2026 Underutilization of Crop Insurance Applications – page 9 - 10
2026 Exploratory Applications – page 10

Evaluation Criteria

Producer Demand - 15%

- Document the willingness of producers to participate, utilizing for example:
  - survey results
  - follow-up evaluations from prior workshops
  - benchmark information on participants' knowledge level and attitude
- A statement of risk management needs without any evidence of ***actual*** producer demand will ***not*** meet the requirements of this criterion.

Project Audience 15%

- Applicant must describe who the producers are that underutilize crop insurance.
- Explain why there is a low level of crop insurance participation and availability.
- Explain why existing crop insurance products do not provide an effective risk management tool.
- Describe why these producer types are not normally reached through other risk management tools or educational efforts.

Producer Demand or Project Audience are not a criteria for Exploratory Applications

Evaluation Criteria

Team/Organizational Capacity & Collaborators – 15%

Equal value attributed to team/organization and collaborators

- Skills, knowledge, and experience of team and organization to effectively deliver risk management education projects.
- Evaluate how well-engaged collaborating public or private organizations will increase the likelihood of farmer/rancher participation. Will collaborators increase likelihood of farmer/rancher participation and strengthen the project?

Evaluation Criteria RFA pages 23 - 26

Review of Past Projects, Innovative Approach and Wide Application – 10%		Review of Past Projects Innovative Approach Wide Application – 10%
• Innovative approaches to develop or deliver training, materials, or tools. • The ability to build upon or collaborate with at least two previously funded ERME projects ***or*** alternatively, how it is a unique and innovative project. • Can the program and techniques be applied elsewhere? • Can materials and techniques be adapted to other situations?		• (i) the extent to which the project employs innovative approaches to develop or deliver training, materials, or tools – how it is a totally unique and innovative project; (ii) how well your proposed project builds upon or collaborates with at least two previously ERME funded projects, or alternatively, how it is a totally unique and innovative project; and (iii) the extent to which the proposed project might have wide application; including adapting materials to specialized audiences, marketing and promotion techniques, eliciting high interest in crop insurance strategies with new methodologies, or other ideas that would enable the project to have wide application.

Budgeting and Unallowable Expenses

Budgeting

RFA pages 30 - 34

- Be realistic when considering all of your budget items –
  Request the amount of funding that will move your project from start to finish without over-budgeting. NIFA expects us (and our subawards) to fully utilize the funding dollars.
- You must budget for travel to Salt Lake City for PD training (flight, mileage, per diem, hotel, parking).

Unallowable Expenses
RFA pages 34

- Alcoholic beverages
- Entertainment costs
- Promotional give away items such as tote bags, coffee mugs, t-shirts, etc.
- Incentives such as gift certificates, cash, etc. given to entice participation in meetings, surveys, and other events
- Rent for grantee owned facilities
- Award ceremonies
- Receptions
- Application writing costs
- Meals – there are exceptions

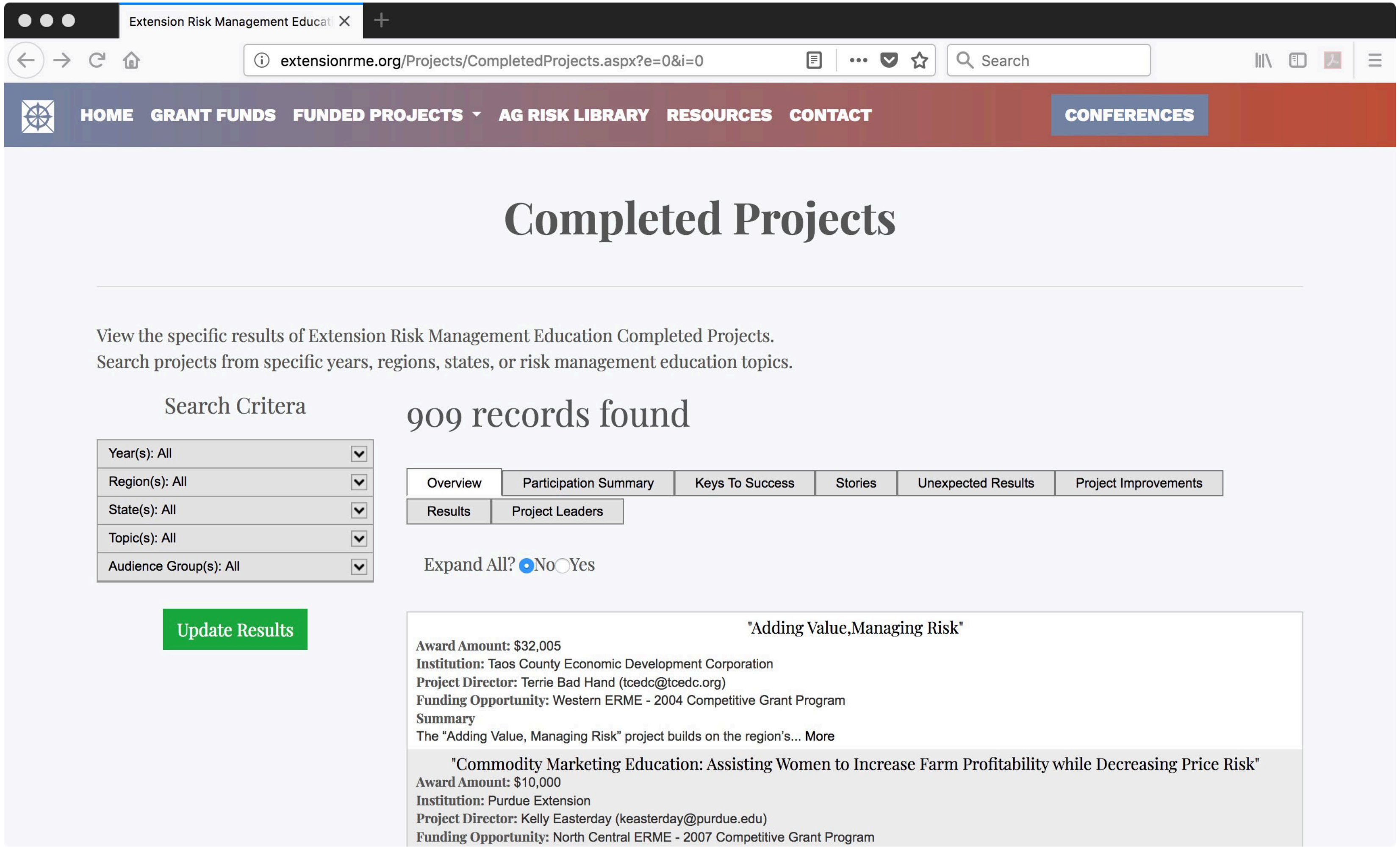
Website Navigation

Review of Past Projects

For all the application opportunities

www.extensionrme.org

Review of Past Projects



Access the Results Verification System through NERME website

Access the Results Verification System through NERME website

Education, Underutilized, and Exploratory

How to Apply

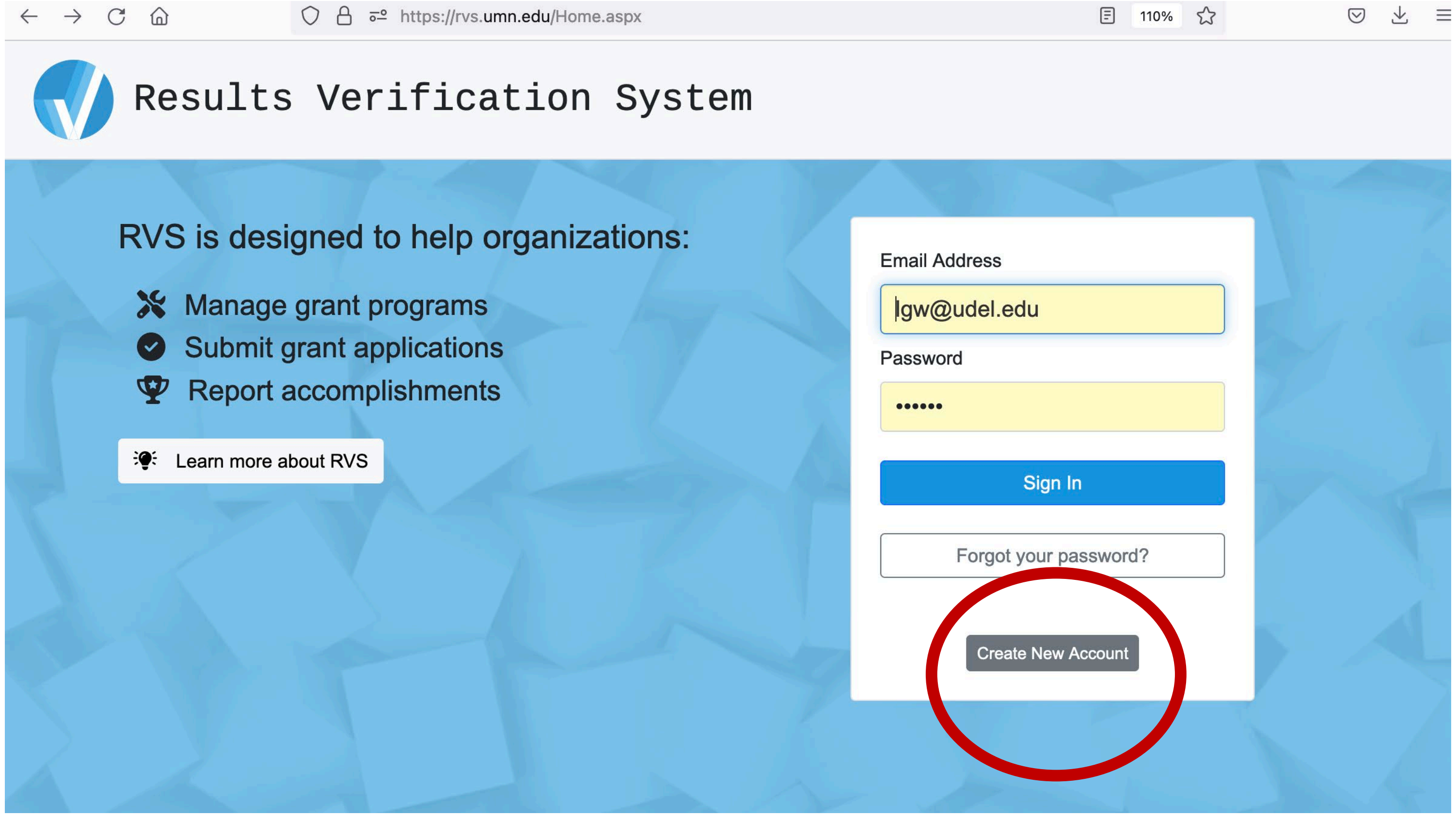
1. RFA: Download and read the [2026 Northeast ERME RFA] thoroughly depending on your plans for submission.
2. Resources: View the **Application Resources** which have been developed to help applicants prepare a successful proposal, and which provide a full explanation for every item requested in the application. Applicants are especially encouraged to utilize the Application Tutorial.
3. Registration Information: If you are already registered in the RVS, skip to step 4. To register, use this link to access the **Extension Risk Management Education Results Verification System**. Select *"Create New Account" and complete the form in order to create a new account. A registration confirmation containing a link back into the system will be sent via email.* (If you do not receive the confirmation email within 15 minutes, please check your spam folder.) *To complete your registration, visit the enclosed link.*
4. RVS: Login to RVS using your email address and password, which will take you to the *"My Projects"* page. To begin a new Application, select "*Start New Project Application*" to see all available funding opportunities. Click the "*Northeast ERME*" tab to see all Northeast funding opportunities.
5. Category: Select the appropriate grant category and click *"Apply for this Grant".*
6. Enter the project information, including: Project Title; Project Director email, Institution Mailing Address, and Financial Contact. You will have the opportunity to edit or update this information once you have created the application.
7. Complete each section in the Table of Contents on the left sidebar and follow the Instructions accessible on each page of the application via the question mark (?) icon.

Whenever you wish to continue working on your Proposal, return to the **Extension Risk Management Education Results Verification System** and login. Your active projects will be listed on the "My Projects" page. You may edit your proposal by clicking on the pencil icon.

2026 Award Funding Timeline:

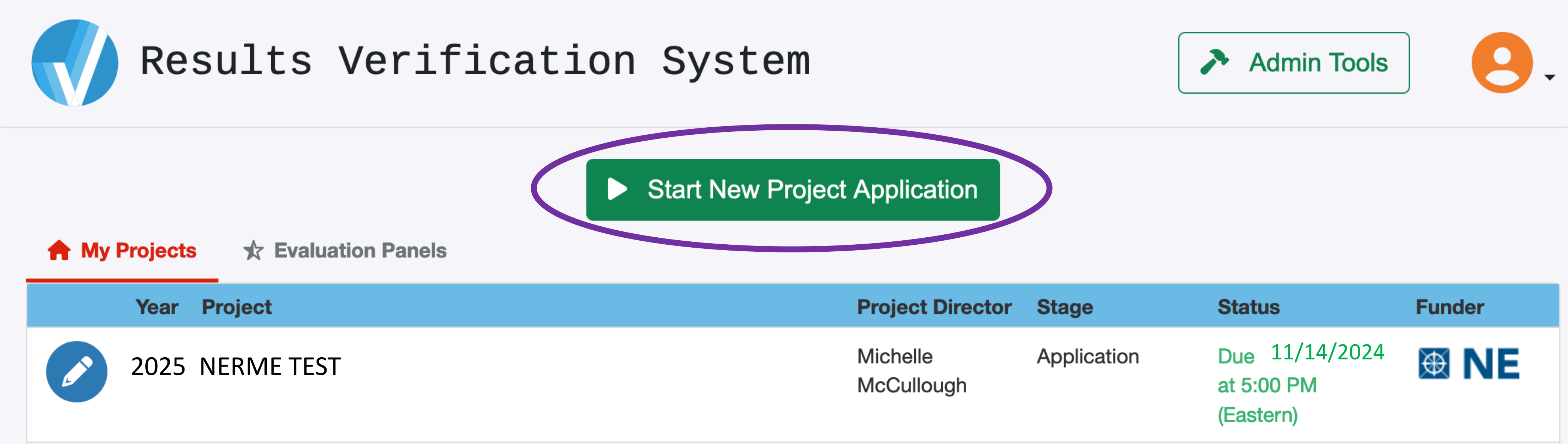
- September 15, 2025 – Application Open
- November 13, 2025 – Application Deadline

Application Initiation

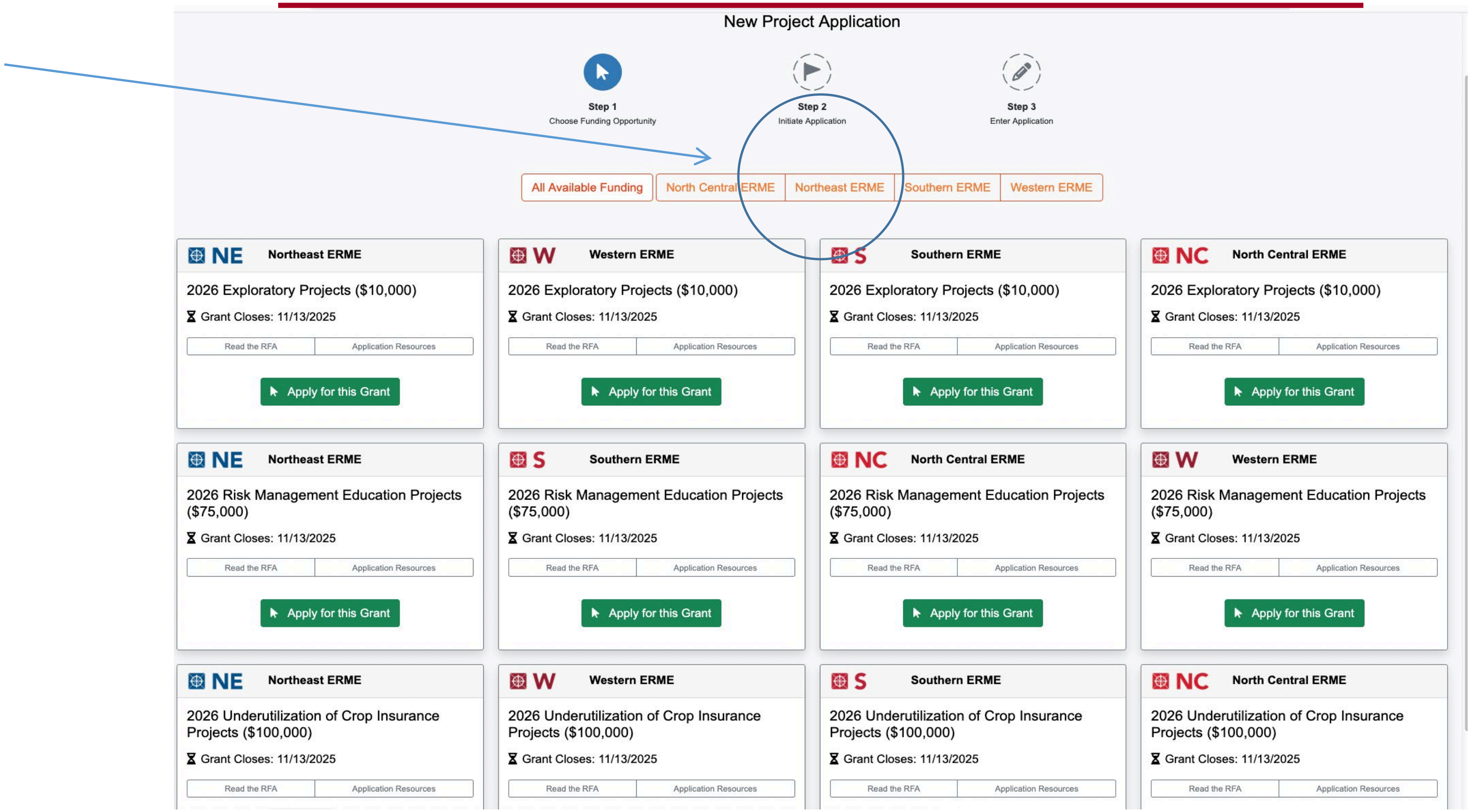


Northeast Center:
http://www.nerme.org/funding/apply-for-funding/

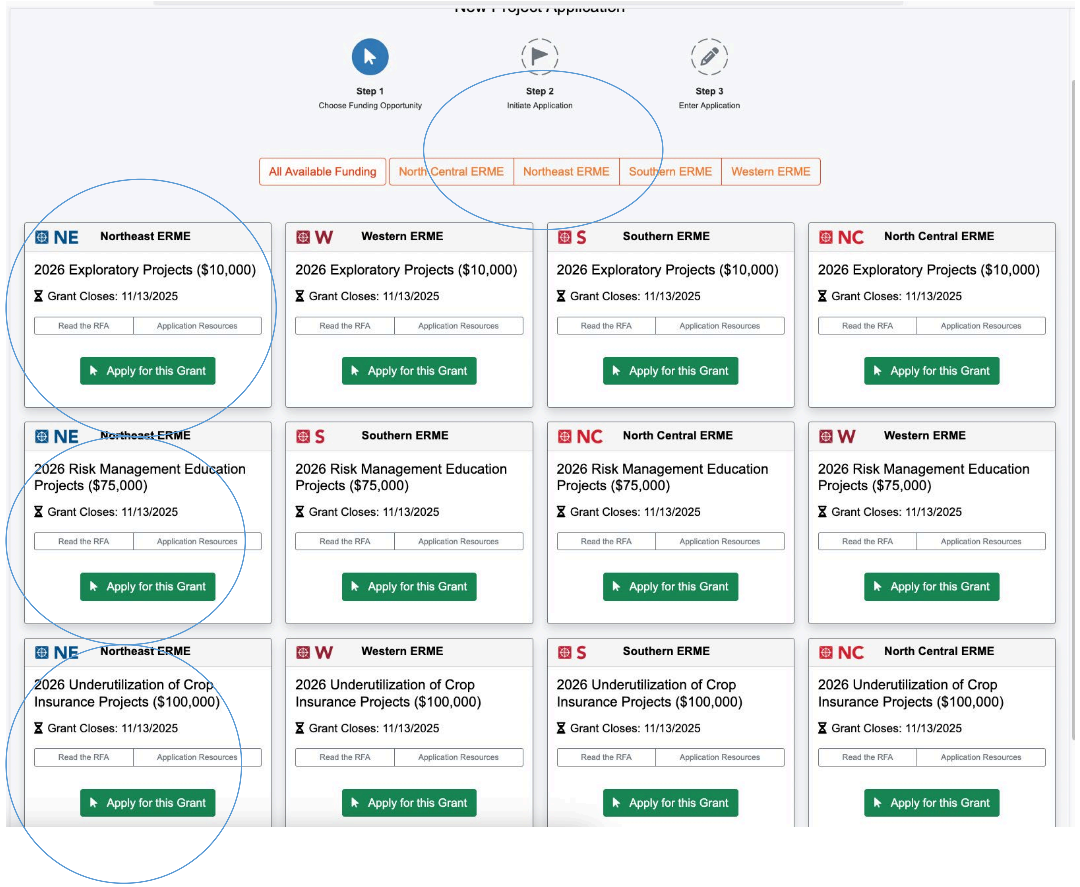
Application Initiation



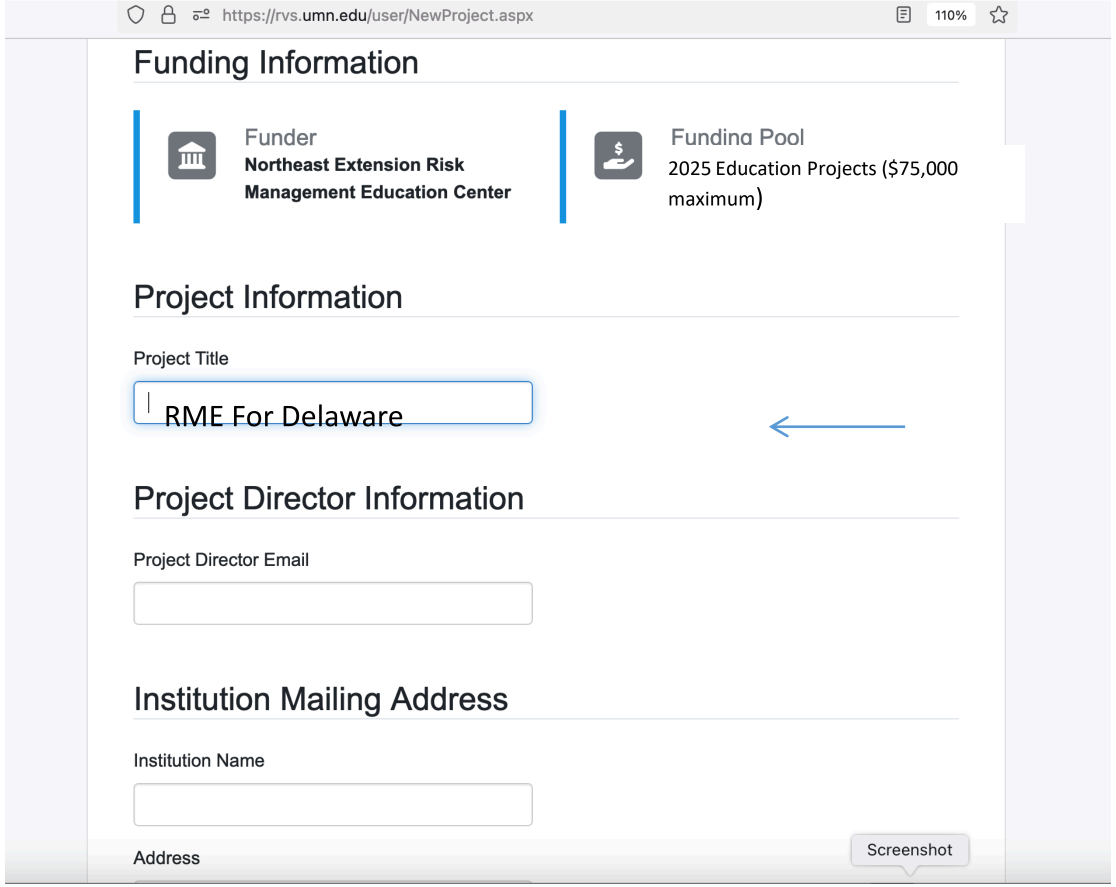
Application Initiation



Application Initiation

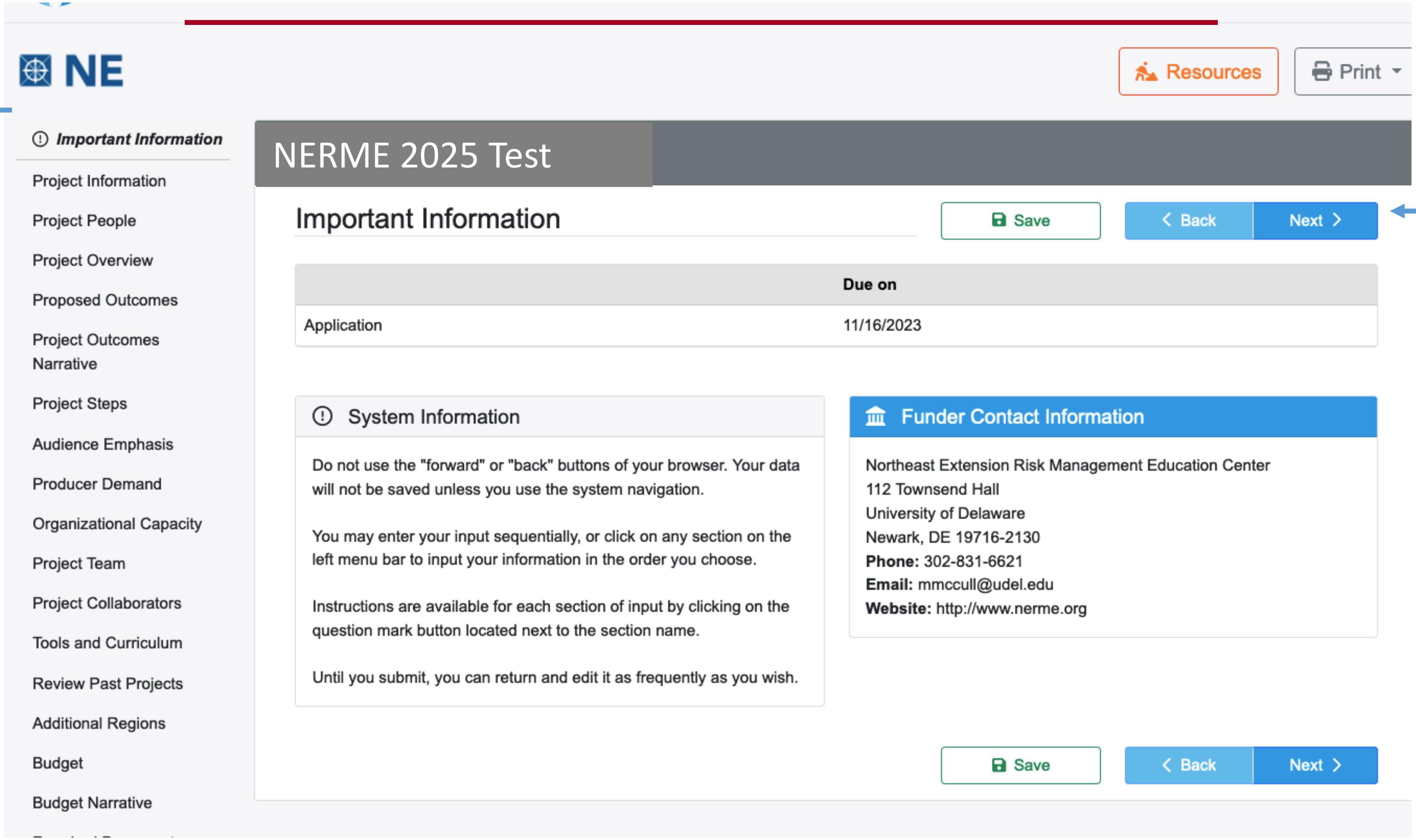


Starting the Application



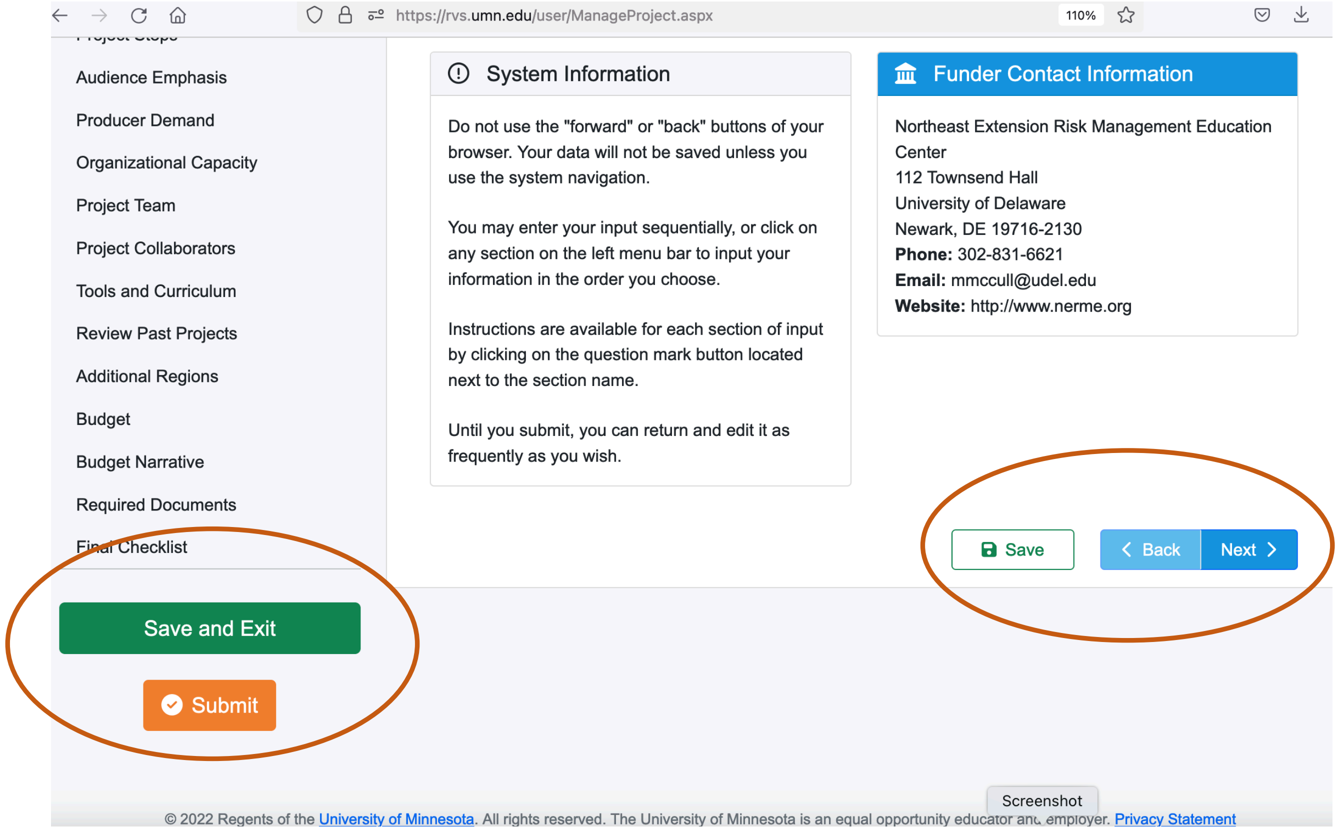
Starting the Application

Steps for developing your application



Use these navigation buttons

Completing & Submitting the Application



Application Process

- Deadline: 5:00 PM EST, 11/13/25
- Applications reviewed by Advisory Council
- Notifications announced by 2/13/2026
- Administrative budget review and issue of sub-awards by 4/1/26

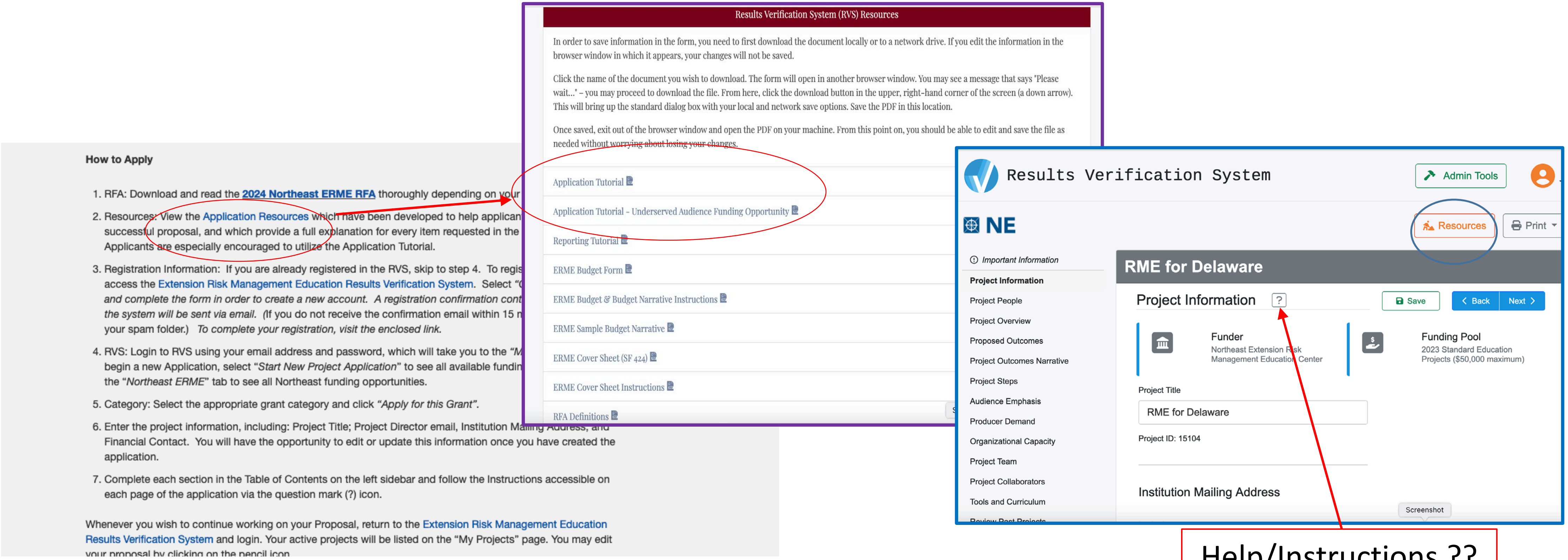
Project Timeline

18 Month Award

- Start date April 1, 2026
- End date September 30, 2027
- Quarterly progress reports & final report

- **Apply: www.nerme.org**

Resources and Help



Help/Instructions ??

This material is based upon work supported by USDA/NIFA under Award Number 2021-70027-34693.

NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION

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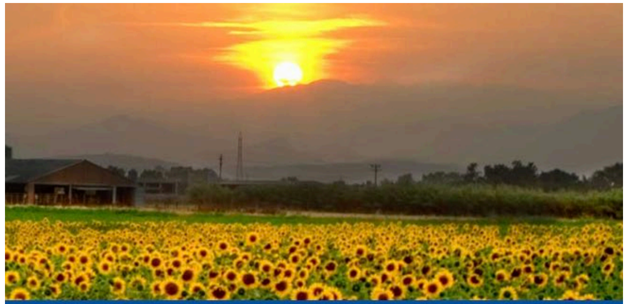

nd Poultry Processing Projects (MPP) Award Management Links
m Stress Management

ıent Education Center

located at the
ıre (NIFA), and is one
ıe country. ERME
chers successfully

and ranchers to

Maine, Maryland,
, Pennsylvania,
Columbia.

Search

Recent News

- 2026 ERME RFA – NOW OPEN
- Save the Date – 2026 ERME National Conference – April 14-16, 2026 – Salt Lake City, Utah
- 2025 ERME National Conference – Nashville, TN – April 1-3, 2025 – Presentations available now!
- 2024 ERME National Conference – April 9-11, 2024 – Salt Lake City, Utah – Presentations now online.
- Northeast Extension Risk Management Education Storymap

USDA United States Department of Agriculture National Institute of Food and Agriculture

ERME National Conference Agenda Pre-Conference Registration Venue / Lodging About

ERME National Conference April 14–16, 2026 Salt Lake City, Utah

Date
April 14-16, 2026

Location
Sheraton Salt Lake City Hotel
150 W 500 S, Salt Lake City, UT 84101

View Concurrent Session Agenda

The 2026 Extension Risk Management Education National Conference will bring together public and private sector educators, crop insurance agents, lenders, and other agricultural professionals to share ongoing and emerging successful risk management education efforts that target agricultural producers and their families. Conference participants will learn about what is working to help producers effectively manage the financial, production, marketing, legal and human risks associated with their agribusinesses. This conference will be held in-person in Salt Lake City, UT on April 14-16, 2026.

NATIONAL AGRICULTURAL MARKETING SUMMIT:
IMPROVING COMMUNITY ECONOMIES

https://www.regcytes.extension.iastate.edu/agsummit/

Drop-in Q & A

- Monday afternoons 1:00 – 2:00
  - October 13
  - October 20
  - October 27
  - November 3
  - November 10

NERME's scheduled Zoom meeting.

https://udel.zoom.us/j/99013469207

Password: 698470