NORTH CENTRAL EXTENSION RISK MANAGEMENT EDUCATION

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

Extension Risk Management Education Competitive Grants Program

2027 Notice of Funding Opportunity

Applicant Webinar

October 6, 2026

Outline

- Risk Management Overview
- Notice of Funding Opportunity
- Evaluation Criteria
- Completing the Application

Risk Management Overview

Risk

Possible adverse event that has the potential to interfere with:

- Business entity's financial stability
- Ability to achieve mission

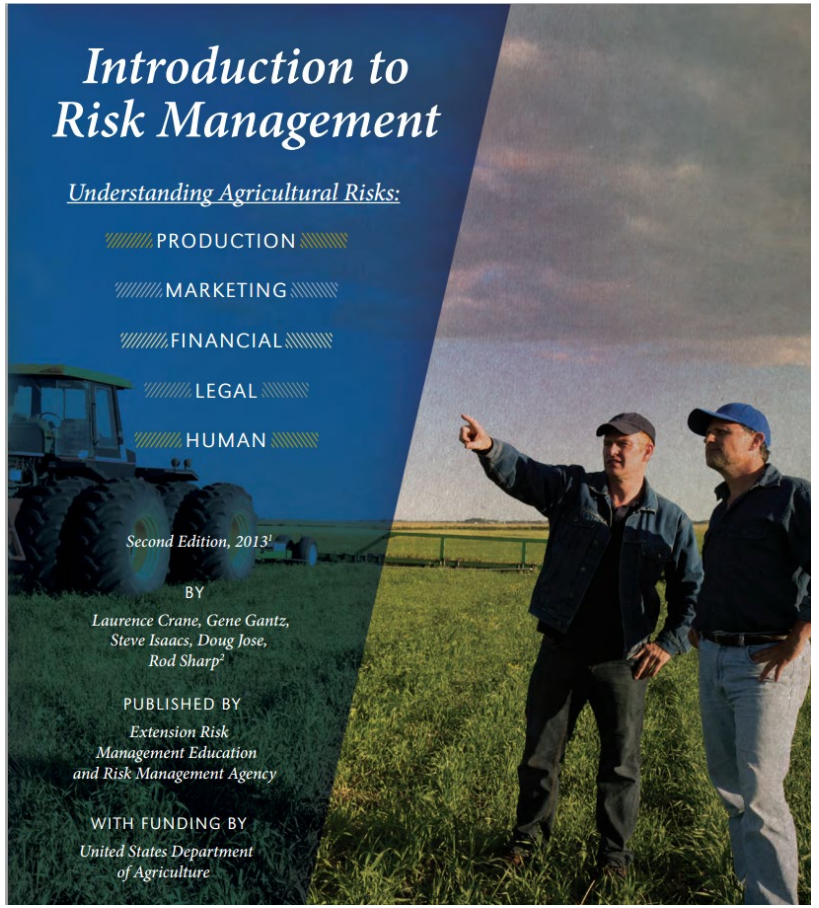
Risk Management

- Tools and strategies reducing financial effects of risk
- Ability to run a business in rapidly changing business environment

Risk Management Overview

Universe of Risk:

- Production
- Marketing
- Financial
- Legal
- Human



Available in English and Spanish on the following webpage: https://ncerme.org/about-risk-management-education

ERME & Risk Management Overview

Extension Risk Management Education

Mandate and Mission

Agricultural Risk Protection Act of 2000

- Education for producers in the “full range of risk management activities”

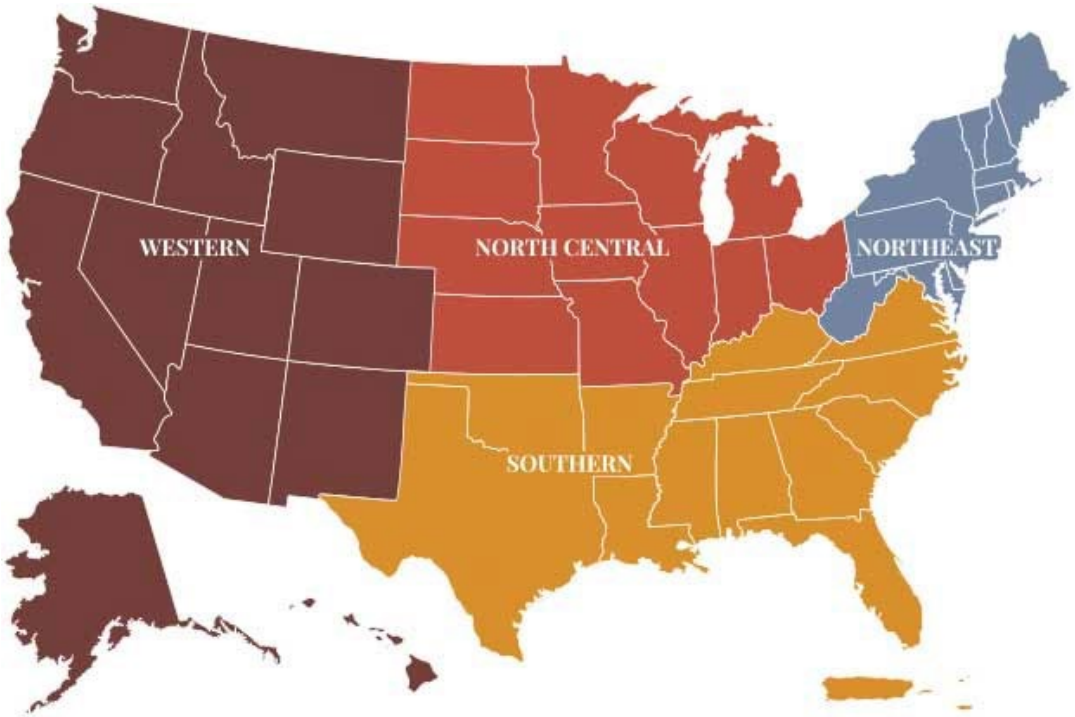
2018 Farm Bill

- Education for producers who underutilize Federal crop insurance

North Central Extension Risk Management Education Center (North Central Center)

- One of four grant-making regional Extension risk management education centers in the U. S.
- Administer an annual competitive grant program in the 12 north central states.
- Supported by funding from the USDA National Institute of Food and Agriculture (NIFA)

Website: ncerme.org



ERME & Risk Management Overview

Program Goal

To help farm and ranch families improve their *economic viability* through targeted risk management education.

- *Economic viability* refers to the farm's or ranch's ability to improve profitability and to increase opportunities for equity growth over time.
- Successful applicants will clearly identify how their proposed outcomes will enhance farm or ranch economic viability.

Risk Management Overview

What are Proposed Risk Management Outcomes?

- Measurable and verifiable risk management actions that participants understand, develop, or implement
- Within 6 to 18 months

Risk Management Overview

Proposed Outcomes and the Theory of Change

- How will your project lead farmers and ranchers to the desired risk management outcomes?
- What are your assumptions and rationale?
  - Why will your efforts/activities make a difference
  - What gaps does your project aim to fill
  - Why is this significant

Risk Management Overview

Proposed Outcomes and the Theory of Change

Why does your project matter?

- Improved risk management outcomes for farmers and ranchers
- Improved project performance
- Increased impacts for broader risk management education efforts

Risk Management Overview

What are the Long-Term Impacts?

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

Risk Management Overview

A grant awarded is an investment made by the North Central Center to help producers achieve the proposed risk management outcomes.

Return on investment: changed behavior or actions taken by participants resulting in increased ability to manage risk.

Risk Management Overview

The Extension Risk Management Education program is committed to:

- Fostering risk management outcomes with real impacts for producers
- Documenting impacts through comprehensive, retrospective evaluation efforts
- Demonstrating impacts through evaluation results, success stories, and outstanding projects

NORTH CENTRAL EXTENSION RISK MANAGEMENT EDUCATION

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

Notice of Funding Opportunity (NOFO)

Notice of Funding Opportunity

2027 NOFO now open

- Three Program Areas
  - Risk Management Education Projects
  - Underutilization of Crop Insurance Projects
  - Exploratory Projects
- Award period of April 1, 2027 – September 30, 2028 (18 months)
- Applications are due no later than 5:00 PM CST on November 12, 2026
- All applicants will be notified on February 12, 2027

Notice of Funding Opportunity

Risk Management Education Projects - Education for producers in the "full range of risk management activities"

- Programs should provide decision tools, practices, and other risk management strategies that producers can adopt to manage risk and improve their economic viability
- Consider emphasis on North Central Center regional priorities
- $75,000 maximum
- No extensions

Notice of Funding Opportunity

2027 Regional Priorities for Risk Management Education Projects - (pages 9-10 NOFO)

The Center is looking for projects that deliver education to producers, including technical assistance and farm financial benchmarking as appropriate, to improve farm viability. The Center encourages projects that build strong collaboration and projects that focus on Educational Delivery by building upon existing efforts, curricula, and tools and those that explore non-traditional methods to expand the experiential component of learning and improve producer outcomes. Risk management topics of priority include:

- Financial Management
- Input Price and Cost Management
- Farm and Ranch Management
- Farm and Land Transition and Succession
- Human Risk Management

Notice of Funding Opportunity

Underutilization of Crop Insurance Projects - Projects can address any relevant risk areas, recognizing that funding is specifically designated for the delivery of risk management education to agricultural producers who underutilize crop insurance (including livestock producers and livestock insurance products).

- Programs should provide decision tools, practices, and other risk management strategies that producers can adopt to manage risk and improve their economic viability
- Consider emphasis on the North Central Center regional priorities
- $100,000 maximum
- No extensions

Notice of Funding Opportunity

2027 Regional Priorities for Underutilization of Crop Insurance Projects – (page 11 of NOFO)

The Center is looking for projects that build strong collaboration; and projects that focus on Educational Delivery by building upon existing efforts, curricula, and tools and those that explore non-traditional methods to expand the experiential component of learning and improve producer outcomes. Projects should focus on producers that underutilize crop insurance and address topics and strategies that align with enhanced understanding and use of crop insurance utilization, including:

- Crop and Livestock Insurance Education
- Farm Diversification and Insurance Decisions

Notice of Funding Opportunity

Exploratory Projects - for planning, development, or piloting efforts

- Goal of establishing an educational program, delivery plan, and collaboration that leads to an application for competitive grant funding in a future NOFO.
- Must address an agriculture risk management topic in one of the five areas of risk.
- $10,000 maximum
- Abbreviated application template

Notice of Funding Opportunity

Exploratory Projects - These smaller, simplified projects can be used to support:

- Producer education workshops
- Conferences
- Development of a new idea
- Evaluation of previous funded project
- Other

Evaluation Criteria

Evaluation Criteria

Standard Risk Management Education Projects & Underutilization of Crop Insurance Projects		Exploratory Projects	
Proposed Outcomes	40%	Proposed Outcomes	30%
Regional Priorities	10%	Regional Priorities	10%
Outcomes Verification	10%	Outcomes Verification	10%
Producer Demand/Project Audience	15%	Project Narrative	25%
Team, Organizational Capacity & Collaborators	15%	Team & Collaborators	15%
Review of Past Projects, Innovative Approach & Wide Application	10%	Review of Past Projects, Innovative Approach & Wide Application	10%

Evaluation Criteria

Proposed Outcomes – 40% (30% Exploratory)

Maximum of 12 (6 for Exploratory)

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

Evaluation Criteria

Looking at Proposed Outcomes

- What is the risk management improvement for producers?
- What is the producer action?
  1. Understand → Knowledge
  2. Develop → Actions
  3. Implement → Change/Conditions

- Like to see projects move through the ladder of producer actions, from Understand to Implement

Evaluation Criteria

Looking at Proposed Outcomes

Most common mistakes:

- Combining multiple outcomes into one statement
- Outcomes not specific enough
- Mistaking activities and outputs for outcomes
- Not choosing the right producer action
- Using website visits/analytics as outcomes
- Using attendance as a verification method
- Using website analytics as a verification method

"SMART" Outcomes = Specific + Measurable + Achievable + Relevant + Time-Bound

Upcoming Webinar

Developing ERME Project Outcomes

- Amulya Rao – Evaluation Specialist, ERME Digital Center, CFFM, University of Minnesota
- Thursday, October 15, 2026
- 10 am CT

This webinar is designed to help ERME applicants refine and strengthen their project outcomes. Attendees will learn what constitutes a strong outcome, best practices for writing outcomes, and common pitfalls to avoid when developing them. We will also discuss strategies to ensure that outcomes are practical, measurable, and aligned with ERME's evaluation and reporting requirements.

Register: https://z.umn.edu/ERME-Evals

Evaluation Criteria

Regional Priorities – 10%

- The degree to which proposed outcomes address regional priorities as identified in the NOFO
- Caveats
  - If addressing regional priorities, ensure they are an integral part of the project
  - Projects that do not address regional priorities are still valued and will be considered

Evaluation Criteria

Outcomes Verification – 10%

How effective is the plan for evaluating and tracking producer progress toward achieving the proposed risk management outcomes?

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

Evaluation Criteria

Why verify?

Think about the “why measure” question as you create the “what to measure” plan.

- Serve interests/relevance to producers
  - Measure changes in producer knowledge
- Serve interests of your program and the overall ERME program
  - Improve program planning and performance
  - Demonstrate impacts and public value

Evaluation Criteria

How will you verify?

What methods and questions will allow you to verify your outcomes and impacts?

- Make sure proposed outcomes are measurable or have measurable indicators (this impacts not just your evaluation plan but also the validity of your proposed outcomes)
- Consider evaluation and verification steps when planning education efforts
- Frame questions to appropriately and effectively deliver evaluation measures

Evaluation Criteria

How will you verify?

Tips:

- You should be able to write an evaluation question for each proposed outcome
- Make sure the timing of the verification fits the producer action (difficult to assess “implement” during/just after a workshop for example)
- Don’t use website analytics or attendance/participation as sole verification method

Evaluation Criteria

Risk Management Education Projects

Producer Demand – 15%

- Document the willingness of producers to participate, utilizing for example:
  - Survey results
  - follow-up evaluations from prior workshop
  - 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.

Underutilization of Crop Insurance Projects

Project Audience – 15%

- Applicant must define the producers who underutilize crop
- 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
- Explain why these producer types are not normally reached through other risk management tools or education offerings.
- Demonstrate how this audience will achieve access and participation through the proposed risk management education.

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
  - Collaborators provide technical expertise/knowledge
  - Collaborators provide access to your target audience

*Organizational Capacity is not a criteria for Exploratory Applications

Evaluation Criteria

Review of Past Projects, Innovative Approach, & Wide Application – 10%

- The ability to build upon or collaborate with at least 2 previously funded ERME projects or alternatively, how it is a unique and innovative project
- The extent to which a project employs innovative approaches to develop or deliver training, materials or tools
- The extent to which program might have wide application
  - Can the program and techniques be applied elsewhere?
  - Can the materials and techniques be adapted to other situations?

Evaluation Criteria

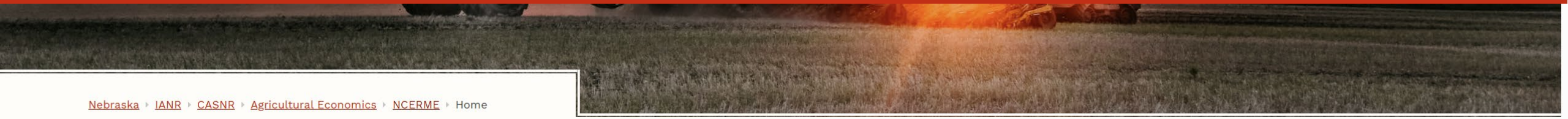
Project Narrative – 25% (Exploratory Projects only)

Clearly document the proposed project

- The ability to describe the primary source(s) of risk for the audience
- The ability to demonstrate education methods are appropriate
- Document how producer interest will be cultivated for this new topic area
- The extent to which a timeline is outlined for each task/project step to be accomplished during the project

Completing the Application

Our website: ncerme.org



Home

Established in 2001, the North Central Extension Risk Management Education Center funds results-based, producer-focused, competitive grants with funding from the National Institute of Food and Agriculture (NIFA). We are located at the University of Nebraska–Lincoln. Serving the states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; the Center provides funding

HOME

About the ERME Program
About the NCERME Center

2027 ERME Notice of Funding Opportunity (NOFO)

How to Apply

1. Download and read the **2027 North Central ERME NOFO** 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 (rvs.umn.edu) 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 "*North Central ERME*" tab to see all North Central funding opportunities.
5. Category: Select the appropriate grant category (2027 Risk Management Education Projects, 2027 Underutilization of Crop Insurance Projects, or 2027 Exploratory Projects) 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 Application, 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.

Producer Risk Management Education Needs Assessment - September 2026

Other Useful Resources To Help With Your Grant Application

- Refining Proposed Outcomes by Amulya Rao
- NIFA Fact Sheet - 20 Tips For Grant Writing Success
- Outcome & Evaluation Methodology by Brad Lubben
- Documenting Success through Performance Measures

Results Verification System

http://rvs.umn.edu

RVS is designed to help organizations:

- Manage grant programs
- Submit grant applications
- Report accomplishments

Learn more about RVS

Email Address

Password

Sign In

Forgot your password?

Create New Account

About RVS

The **Results Verification System** is an integrated grant application and reporting system designed to facilitate reporting the accomplishments of funded programs.

For grant making organizations, RVS lets you create a grant application template, set up evaluation criteria and review panels, establish reporting requirements, accept interim and final project reports and generate summary reports from all the awards in a funding pool.

For applicants, RVS is designed to create a simple approach to applying for a grant that also facilitates reporting project outcomes. A significant portion of the grant application is transferred to reporting to make reporting as easy as possible.

The Results Verification System was developed and is maintained by the Center for Farm Financial Management at the University of Minnesota.

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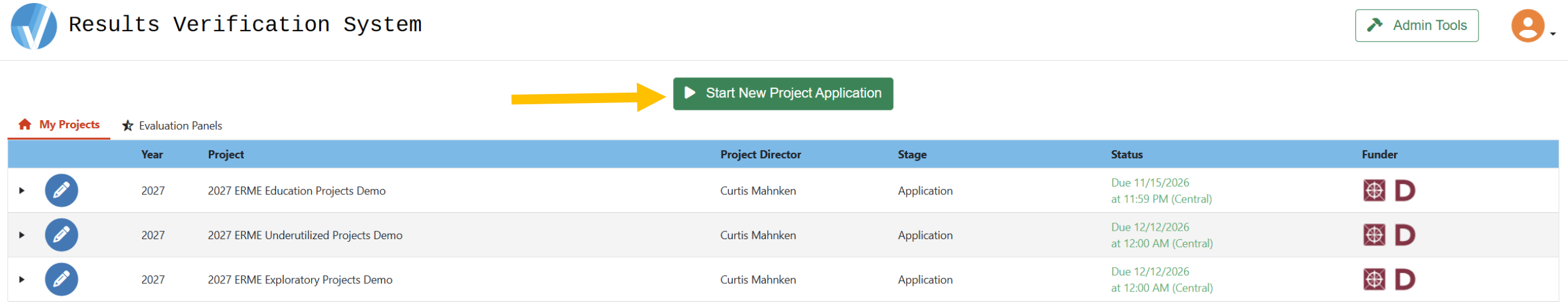
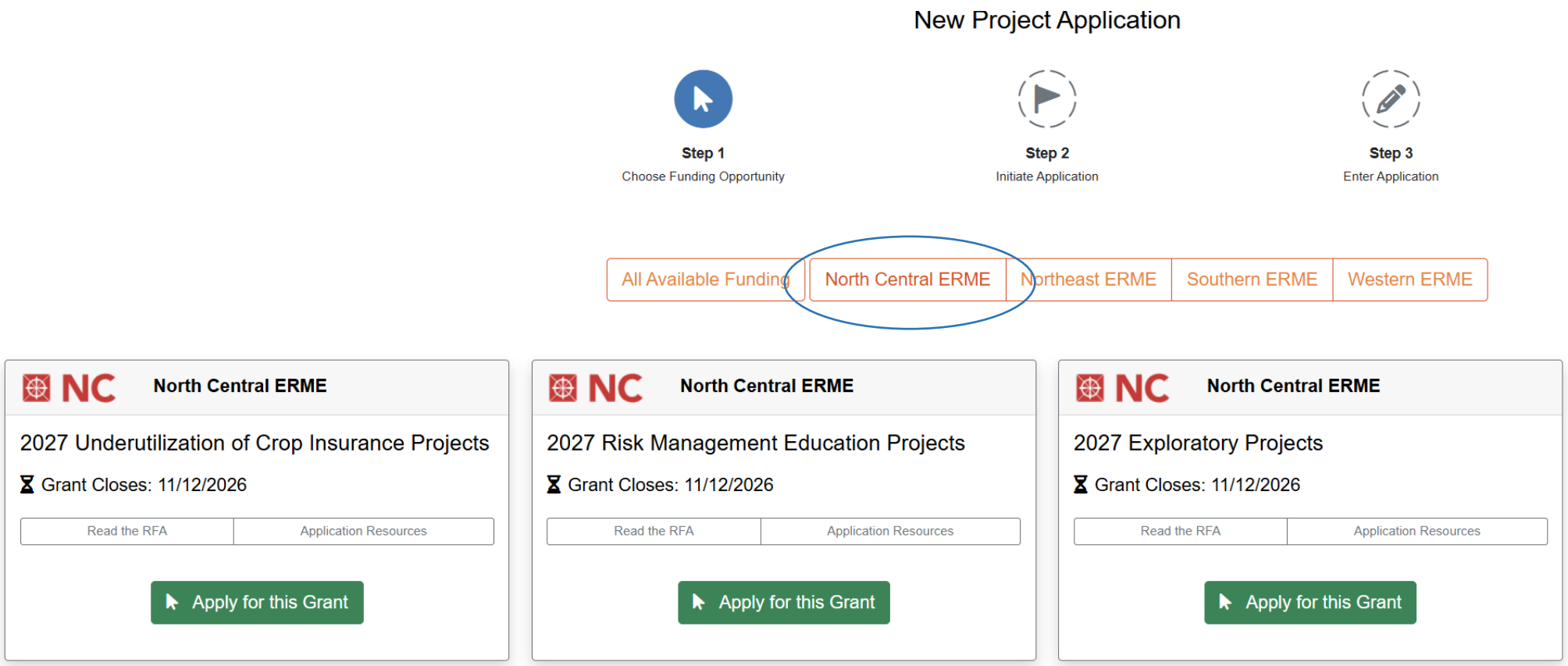
Report Web Disability-Related Issue

Completing the Application

- **Register** and log back into the system
- **My Projects**: click on “Start New Project Application”



Completing the Application



- Select the correct funding opportunity
- Initiate project by completing the Project Title, Project Director and Financial Contact Details

Results Verification System

Admin Tools

NC

Steps to complete the application

Resources | Print

- Important Information
- Project Information
- Project People
- Project Overview
- Proposed Outcomes
- Project Outcomes Narrative
- Project Steps
- Producer Demand
- Organizational Capacity
- Project Team
- Project Collaborators
- Tools and Curriculum
- Review Past Projects
- Additional Regions
- Budget
- Budget Narrative
- Required Documents
- Final Checklist

Save and Exit

Submit

NCERME Test

Important Information

Save | Back | Next

	Due on
Application	11/13/2025

System Information

Do not use the "forward" or "back" buttons of your browser. Your data will not be saved unless you use the system navigation (Save, Back, Next).

You may enter your input sequentially by using the RVS back or next buttons, or click on any section on the left menu bar to input your information in the order you choose.

Instructions are available for each section of input by clicking on the question mark button located next to the section name.

Until you submit, you can return and edit it as frequently as you wish.

Funder Contact Information

North Central Extension Risk Management Education Center
University of Nebraska - Department of Agricultural Economics
303 Filley Hall
Lincoln, NE 68583-0922
Phone: 402-472-2039
Email: clockert2@unl.edu
Website: http://www.ncerme.org/

Save | Back | Next

A maximum of 12 proposed outcomes is allowed
(Exploratory projects = 6 outcomes max)

Resources | Print

NCERMEC Test

Proposed Outcomes ?

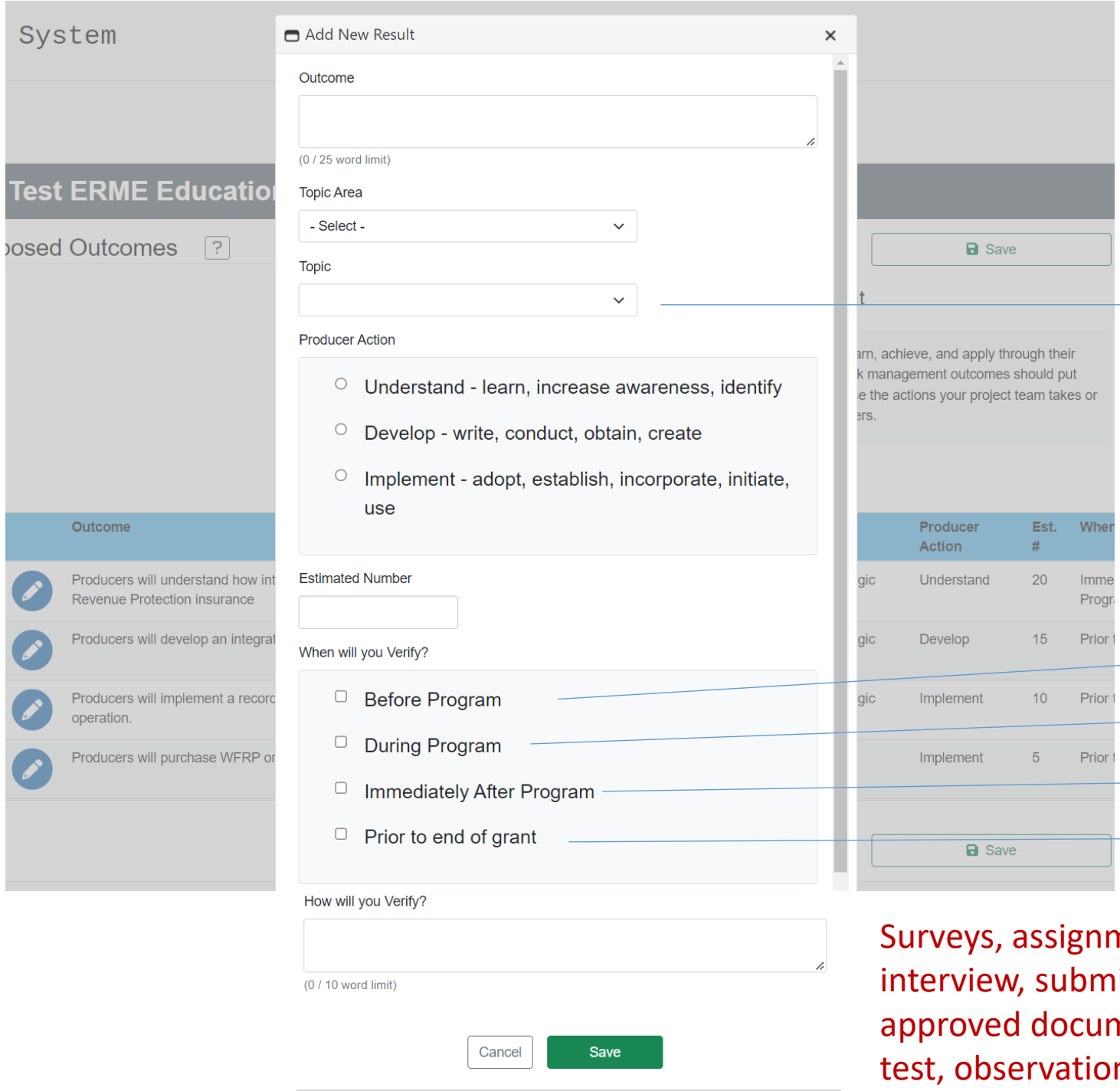
Save | Back | Next

What Producers Will Understand, Develop, or Implement

Proposed risk management outcomes are what you anticipate participants will learn, achieve, and apply through their participation in your project. At the end of your program delivery, the proposed risk management outcomes should put producers in a better position to manage their overall financial risk. Do not confuse the actions your project team takes or materials they develop with the proposed risk management outcomes for producers.

+ Add New Item

	Outcome	Topic	Producer Action	Est. #	When Verified?	How Verified?
1	Participants will understand the multiple components of a farm succession plan	Transition and estate planning	Understand	100	Immediately After Program	Pre-Post survey
2	Participants will understand the need for effective communication and goal setting as it relates to successfully implementing a succession plan	Health, stress, family & business relationships	Understand	75	Immediately After Program; Prior to end of grant	Pre-Post survey, follow-up survey
3	Participants will develop a succession plan for their operation	Transition and estate planning	Develop	50	During Program; Prior to end of grant	Assignments during workshop series and 3-month follow-up survey
4	Participants will utilize at least one new communication tool to improve family communications	Health, stress, family & business relationships	Implement	45	Prior to end of grant	6-month follow-up phone survey
5	Participants will implement the actions needed to have a legally recognized succession plan to serve the needs of their farm and family	Transition and estate planning	Implement	25	Prior to end of grant	6-month follow-up phone survey



See list of topic area definitions on the Help page and in NOFO

Pre-test

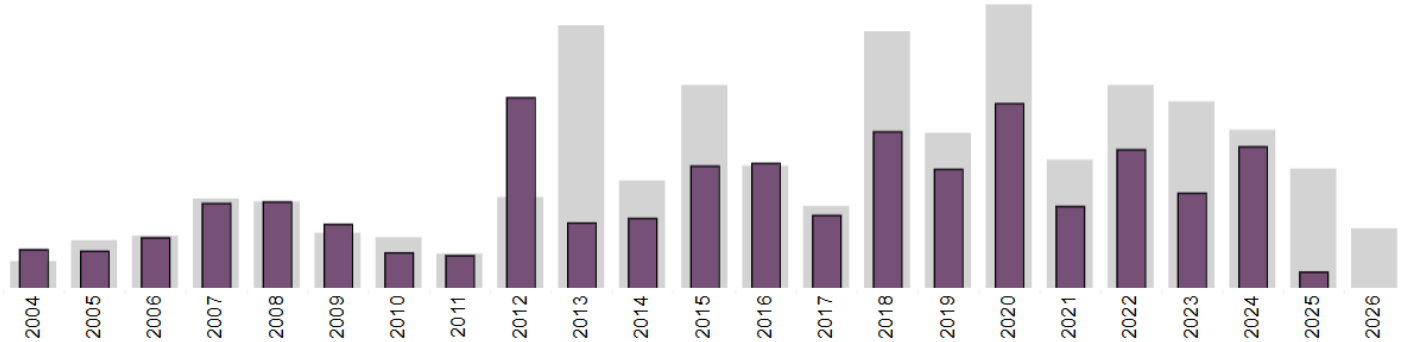
Auto response system

Post test, or retrospective

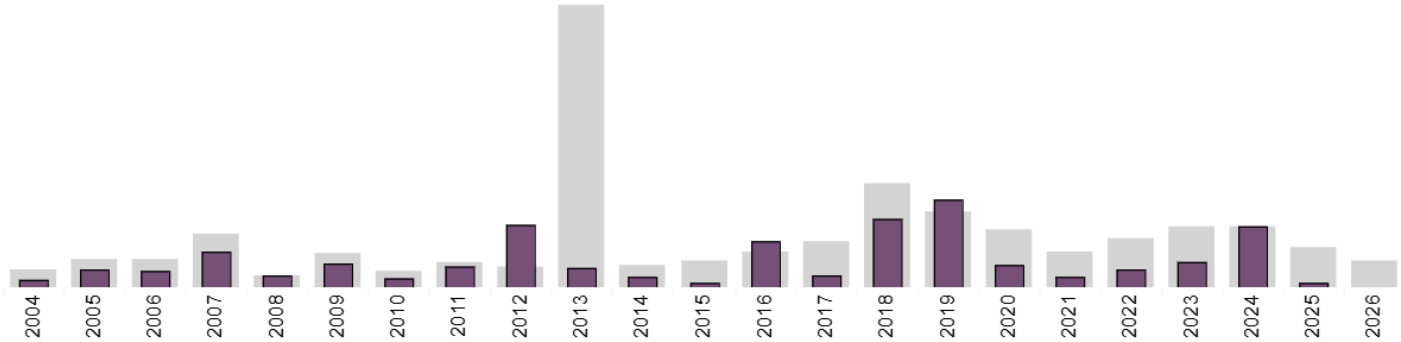
Follow-up after workshops or trainings

Surveys, assignments, interview, submitted approved document, test, observation, etc.

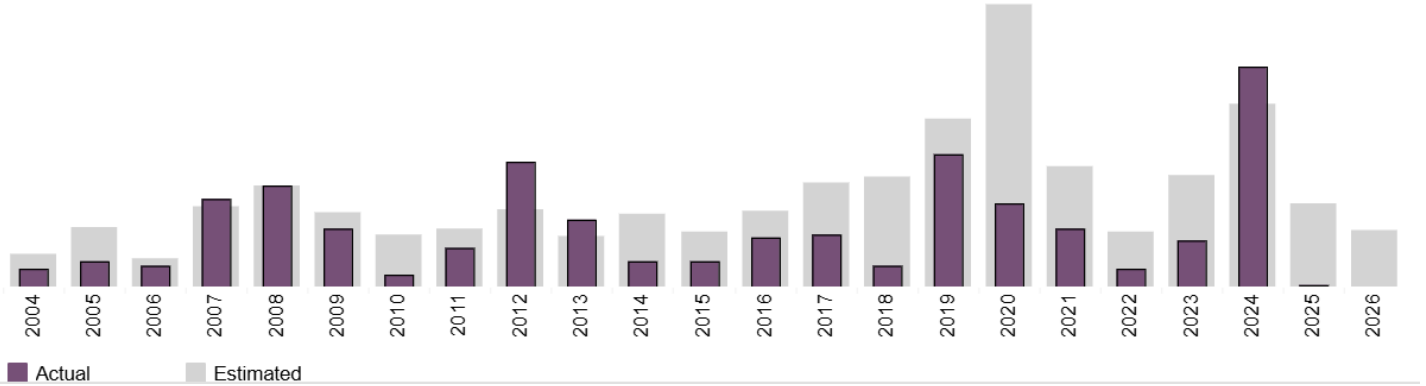
Estimated to Actual Producer Actions, Understand



Estimated to Actual Producer Actions, Develop



Estimated to Actual Producer Actions, Implement



Completing the Application

Project Team

The Project Director (co-PD) and all others who will actively participate in the development, delivery, and management of the project – whether from the applicant organization or not.

- Letters of commitment are not required unless the person is a consultant or part of a sub-award
  - Any required documents will need to be uploaded on this page at the time of entry. The contributor cannot be saved until the consultant/sub-award materials have been uploaded

Completing the Application

Project Collaborators

People or organizations who will bring expertise or provide access to your target audience, but who are not involved in the day-to-day management of the project.

- A letter of commitment is required from every collaborator
- The collaborator cannot be saved until the required letters/documents have been uploaded to this page

Completing the Application

Sub-Award

- Not to exceed 49% of the requested budget
- Sub-award package required:
  - Separate Budget
  - Separate Budget Narrative
  - Letter of Commitment from the subcontractor organization that also includes a clear Scope of Work outlining their portion of the work to be completed
- Not allowed on Exploratory Projects

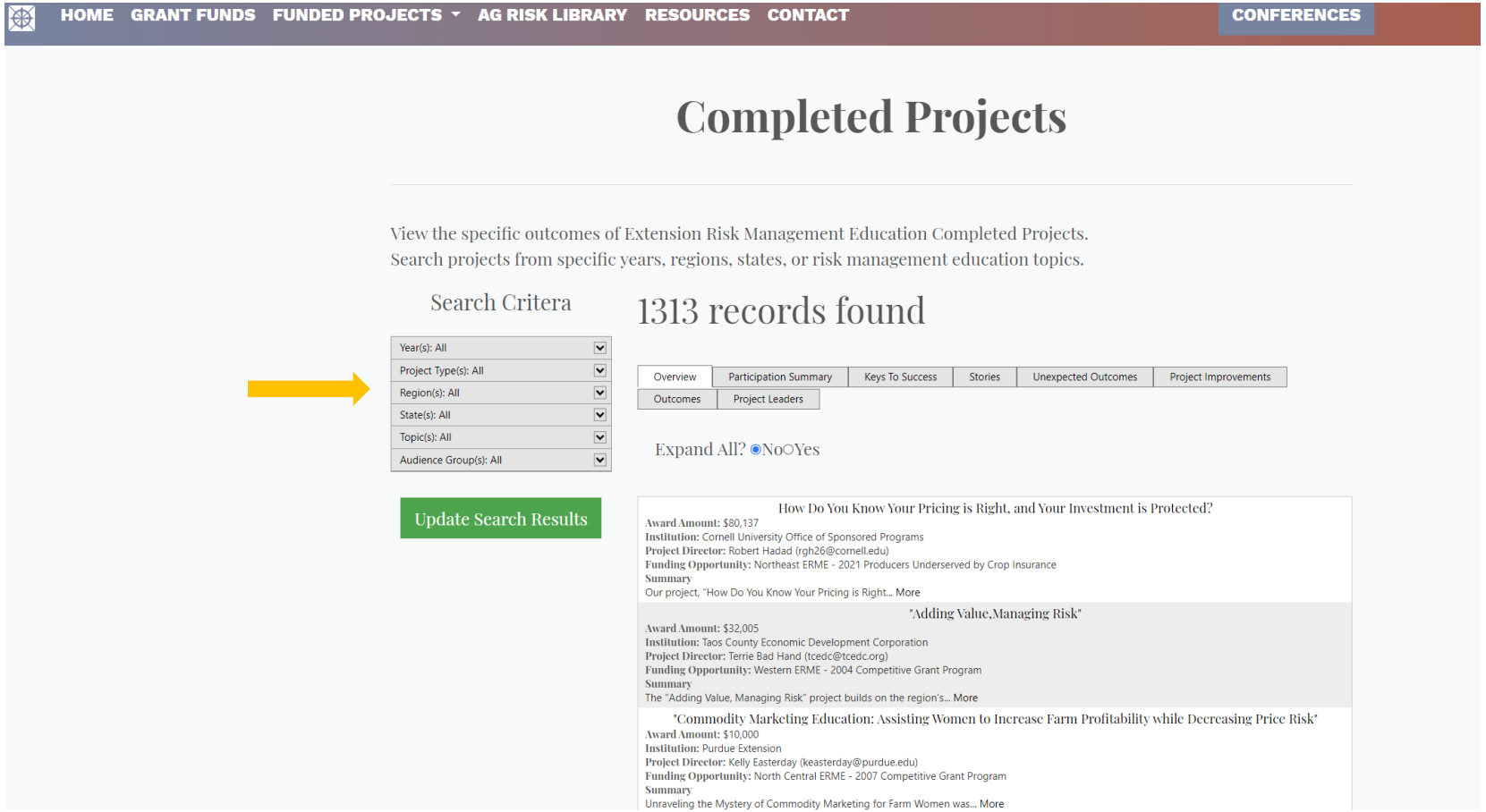
Completing the Application

Consultant Requirements:

- Letter of Commitment that also outlines:
  - Scope of Work;
  - Rate of pay, number of hours to be paid;
    - See the allowable rates of pay as identified in Appendix A of the NOFO
  - Travel, etc.
- Abbreviated 2-page maximum resume or CV for each consultant

Review of Past Projects – extensionrme.org

Review of Past Projects – extensionrme.org



Completing the Application

Budget Narrative

- The budget narrative should provide an explanation of how the proposed expenditures support your project
- All amounts should be rounded to the nearest whole dollar
- Provide detail & use formatting so that it is easy to read
  - Travel should include estimates for mileage/lodging/transportation, etc.
- Refer to the budget instructions for required information for each line item
  - Resources or Appendix A of the NOFO
  - Sample Budget Narrative

Completing the Application

Budget Narrative – Indirect Costs

Can we claim Indirect Costs (Facilities and administrative costs)?

- Indirect Costs on awards under this program may not exceed the lesser of the institutions official negotiated indirect cost rate or the equivalent of 30% of the total Federal funds awarded
  - The 30% of total Federal funds limitation is equivalent to 42.857% of the total direct costs of an award
- If your organization does not have a federally negotiated indirect cost rate, then a de minimis rate of 15% Total Direct Cost is allowed

Completing the Application

Budget Narrative – Project Director Training Workshop

- All budgets should include *estimated* travel expenses to attend the Project Director Training Workshop to be held in conjunction with the 2027 ERME National Conference. Visit erme.events for details such as lodging and registration fees.
- All Project Directors (PDs) are required to attend this training in person when possible:

PD Training Workshop

Baltimore, Maryland

April 13th, 2027

Approx 8:00 AM – 12:00 PM

We also encourage you to budget to attend the 2027 ERME National Conference as well to be held April 14-15, with a pre-conference beginning at 1:00 PM on April 13.

Completing the Application

Required Documents

- ERME Cover Sheet (SF424) signed by Authorizing Official
  - Must be downloaded and opened in Adobe (Chrome and Firefox are recommended for direct download of this form).
  - Need a certified electronic signature or actual signature scanned in
- Completed ERME budget form
  - Enter whole numbers only (no decimals or commas)
- Other Required Docs (uploaded on appropriate project team or collaborator page as needed)
  - Letters of Commitment
  - Consultant/Sub-Award packages

Completing the Application

- ✓ Project Information
- ✓ Project People
- ✓ Project Overview
- ✓ Proposed Outcomes
- ✓ Project Outcomes Narrative
- ✓ Project Steps
- ✓ Producer Demand
- ✓ Organizational Capacity
- ✓ Project Team
- ✓ Project Collaborators
- ✓ Tools & Curriculum
- ✓ Review of Past Projects
- ✓ Additional Regions
- ✓ Amount Requested - Budget
- ✓ Budget Narrative
- ✓ Required Documents
- ✓ Final Checklist – identifies any missing portions of applications

When completely done with your application click Submit for official submission. You will receive an email confirmation.

Resources

Review these valuable resources and the Help tab available on each application section in RVS ?

Results Verification System (RVS) Resources

In order to save information in the form, you need to first download the document locally or to a network drive. If you edit the information in the browser window in which it appears, your changes will not be saved.

Click the name of the document you wish to download. The form will open in another browser window. You may see a message that says "Please wait..." – you may proceed to download the file. From here, click the download button in the upper, right-hand corner of the screen (a down arrow). This will bring up the standard dialog box with your local and network save options. Save the PDF in this location.

Once saved, exit out of the browser window and open the PDF on your machine. From this point on, you should be able to edit and save the file as needed without worrying about losing your changes.

- Application Tutorial
- Application Tutorial – Exploratory Funding Opportunity
- Application Tutorial – Underutilization of Crop Insurance Funding Opportunity
- Reporting Tutorial
- ERME Budget Form
- ERME Budget & Budget Narrative Instructions
- ERME Sample Budget Narrative
- ERME Cover Sheet (SF 424)
- ERME Cover Sheet Instructions
- RFA Definitions

http://extensionrme.org/Resources

Other useful resources to help with your Grant Application can be found on our website under the Funding tab/ERME NOFO

- Refining Proposed Outcomes by Amulya Rao
- NIFA Fact Sheet - 20 Tips For Grant Writing Success
- Outcome & Evaluation Methodology by Brad Lubben
- Documenting Success through Performance Measures

NORTH CENTRAL EXTENSION RISK MANAGEMENT EDUCATION

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

Thank you for joining us!

North Central ERME Center
303 Filley Hall
University of Nebraska-Lincoln

Brad Lubben, Director, blubben2@unl.edu, 402-472-2235
Christine Lockert, Grants & Administrative Specialist, clockert2@unl.edu, 402-472-2039
Sheila Johnson, Communications Specialist, sheila.johnson@unl.edu, 402-472-2757

Upcoming Webinar

Developing ERME Project Outcomes

- Amulya Rao – Evaluation Specialist, ERME Digital Center, CFFM, University of Minnesota
- Thursday, October 15, 2026
- 10 am CT

This webinar is designed to help ERME applicants refine and strengthen their project outcomes. Attendees will learn what constitutes a strong outcome, best practices for writing outcomes, and common pitfalls to avoid when developing them. We will also discuss strategies to ensure that outcomes are practical, measurable, and aligned with ERME's evaluation and reporting requirements.

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