

# FFA OR 4-H LIVESTOCK LOAN PROGRAM



Bank of Colorado is pleased to announce a new loan program for FFA and 4-H members. FFA and 4-H members can receive an interest and fee-free loan for livestock projects.

Bank of Colorado's FFA or 4-H livestock loan program is designed to support FFA and 4-H members who wish to start a livestock project of their own, while teaching them responsibility and how to manage their money. Here's how it works:

- Stop by any Bank of Colorado location to get an application, or visit with a loan officer about the program. Loans are interest and fee-free for FFA and 4-H members in good standing.
- Determine which livestock project best suits you and have it approved by your parents and FFA Advisor or 4-H Leader.
- Return your application to Bank of Colorado complete with project information, description, budget and required signatures.
- Once approved by our loan officer, they will work with you throughout the project. You will need to schedule a time for your loan officer to visit your project and learn about your progress. Upon completion of your project, you will present your record book to your loan officer for review.
- Once you sell your animal, you will need to pay our loan in full within 10 days of receiving payment from the buyer.
- Have and maintain a GPA of 2.5 or higher.
- Funds may be used to purchase an animal, feed or needed equipment and supplies.

*For more information or to acquire an application, please stop by any Bank of Colorado location.*



**Bank of Colorado**  
T H E R E ' S   O N L Y   O N E

  
MEMBER FDIC  
EQUAL HOUSING LENDER



# FFA OR 4-H LIVESTOCK LOAN APPLICATION

## FFA OR 4-H BORROWER INFORMATION

Borrower's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SSN: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_ Phone Number: ( ) \_\_\_\_\_

School: \_\_\_\_\_ Grade of Student: \_\_\_\_\_ GPA: \_\_\_\_\_

## SAE OR 4-H PROJECT INFORMATION

Project Year: \_\_\_\_\_

County Fair for which this project will be entered: \_\_\_\_\_

Dates of County Fair: \_\_\_\_\_ Date of Livestock Sale: \_\_\_\_\_

- { } DAIRY - Breeding - Member can borrow up to \$1,500
- { } BEEF - Market or Breeding - Member can borrow up to \$1,500
- { } SHEEP - Market or Breeding - Member can borrow up to \$500
- { } SWINE - Market or Breeding - Member can borrow up to \$500
- { } GOAT - Market or Breeding - Member can borrow up to \$500

Project Description

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## SAE OR 4-H PROJECT ESTIMATED BUDGET

**Estimated Income** \$ \_\_\_\_\_

Income Source: \_\_\_\_\_

**Estimated Expenses**

Cost of Animal \$ \_\_\_\_\_

Feed Supplement & Mineral \$ \_\_\_\_\_

Veterinary & Breeding \$ \_\_\_\_\_

Rent \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

Other: \_\_\_\_\_ \$ \_\_\_\_\_

**Total Estimated Expenses:** \$ \_\_\_\_\_

**Estimated Net Income: (Income - Expenses)** \$ \_\_\_\_\_



**Bank of Colorado**  
MEMBER FDIC

# FFA OR 4-H LIVESTOCK LOAN APPLICATION

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**PARENT OR LEGAL GUARDIAN INFORMATION**

Parent or Legal Guardian Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ SSN: \_\_\_\_\_ Employer: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_ Home Phone Number: ( ) \_\_\_\_\_

Cell Phone Number: ( ) \_\_\_\_\_ Work Phone Number: ( ) \_\_\_\_\_

Best Contact Method: Phone Email Letter

## FFA ADVISOR OR 4-H LEADER INFORMATION

Leader or Advisor Name: \_\_\_\_\_

FFA or 4-H Chapter/Club: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_ Office Phone Number: ( ) \_\_\_\_\_

Cell Phone Number: ( ) \_\_\_\_\_ Best Contact Method: Phone Email Letter

## LOAN AGREEMENT AND TERMS

By applying for this loan, I agree to the following terms:

1. I agree that I am a student currently enrolled in the school identified on page one of this application and have a cumulative GPA of 2.5 or higher.
2. I agree to use the funds only for the purchase and/or care of the animal(s) described on the first page of this application.
3. I agree to care for the animal in accordance with humane and acceptable practices as outlined by Colorado State University Cooperative Extension and the Colorado Department of Agriculture.
4. I agree to schedule a site visit with my loan officer to showcase my project and allow them to evaluate my progress.
5. I agree to provide a copy of my record book to my loan officer upon completion of the project or project year indicated on the first page of this application.
6. I agree to sell the animal if a market project, or its offspring if a breeding project and remit payment to Bank of Colorado for the full loan amount within 10 days of receipt of payment from buyer. If I choose not to sell the animal, I will remit payment by December 31 of the project year indicated on this application.
7. I agree to notify my loan officer of any significant changes to my outlined project plan in a timely manner.



# FFA OR 4-H LIVESTOCK LOAN APPLICATION

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## FFA OR 4-H BORROWER CERTIFICATION

I hereby certify that I am applying for an FFA or 4-H Livestock Loan from Bank of Colorado in the amount of \$ \_\_\_\_\_ and will abide by all terms outlined in the loan agreement on page two of this application.

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Member's Printed Name

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Member's Signature

Today's Date

## PARENT OR GUARDIAN CERTIFICATION

I hereby certify that I am aware of my child's FFA or 4-H livestock project described on page one of this application and have agreed to their application of this loan. I also agree that I will assist my child in fulfilling their responsibilities as outlined by the loan agreement and terms on page two of this application, and will repay the loan in full if my child does not.

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Parent/Guardian's Printed Name

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Parent/Guardian's Signature

Today's Date

## FFA ADVISOR OR 4-H LEADER CERTIFICATION

I hereby certify that I am the advisor/leader of the FFA/4-H member applying for this loan, and that they are in good standing with the organization. I am aware of the student/member's livestock project described on page one of this application, and agree that I will assist my student/member in fulfilling their responsibilities as outlined by the loan agreement and terms on page two of this application.

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FFA Advisor/4-H Leader's Printed Name

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FFA Advisor/4-H Leader's Signature

Today's Date