Jack and Joanie started a family farming business fifteen years ago as a way to allow Joanie to stay at home with her young children. Over the years, they have been quite successful and, with the guidance of Joanie’s father, have significantly grown both their cut flower and sheep enterprises. Joanie’s father, a retired loan officer, has given the couple financial guidance and helped them to set up and maintain financial statements that they use to manage the businesses.

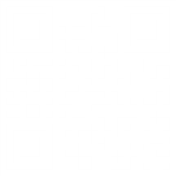
***Getting on Track: Understanding Financial Performance***

Now Jack and Joanie’s daughters are fourteen and sixteen. The girls would like to earn some money for college and are seeking employment with local businesses. Joanie suggests that they simply hire the girls to help out on the farm as part-time employees. Jack is not sure that the business can support the additional payroll. Despite having good financial records and statements he isn’t sure how to tell if this would be a good decision for the business. Joanie’s dad suggests that the best way to answer this question is through some financial analysis.

***Do You Really Know How Your Business is Performing?***In this 60-minute e-learning course you will learn how to assess the financial health of your business by measuring five key areas of financial performance:

* Liquidity
* Solvency
* Profitability
* Financial Efficiency
* Repayment Capacity

You will learn how to calculate financial ratios associated with each of these areas of performance that are recommended by the Farm Financial Standards Council in their publication *Financial Guidelines for Agricultural Producers*. The Farm Financial Standards Council was formed in 1990 to help establish guidelines for agricultural producers to promote accurate and consistent financial management of their businesses.

In this course you will receive hands-on practice calculating and interpreting financial ratios. The course includes the financial performance of your own business.

*Getting on Track: Better Management through Basic Financial Statements* is an interactive e-learning course designed to help farmers and ranchers learn to use basic agricultural financial statements to help them manage their business. The course consists of five modules, one for each of the four basic financial statements and one detailing how these statements can be used together to perform farm management analyses. Included in the course are a variety of resources to help you create and manage financial statements for your own business. These include pre-programmed templates and step-by-step instructions for each financial statement.

*Getting on Track: Understanding Financial Performance* is a CD/web-based e-learning course from RightRisk™, a risk management education product developed by the RightRisk™ Education Team. RightRisk™ is an innovative risk research and education effort to help you the farmer or rancher understand and explore risk management decisions and evaluate the effects of those decisions. More information on RightRisk ™ is available at http://RightRisk.org.

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