

**Monica's Money Management**  
**Monica Thayer**  
**River Valley Extension District**  
**Family Resource Management Extension Agent**



On farms large and small across the United States, the number of women making the decisions is growing. Against that backdrop and especially in view of the current struggling farm economy, Kansas State University and the River Valley Extension District will host a four-part series of workshops focused on helping women sharpen their farm financial management skills.

More than 25,500 women are decision makers on Kansas farms. They farm more than 14 million acres, according to the U.S. Department of Agriculture's Census of Agriculture. Overall, in 2017, 36% of all agricultural producers across the country were women, up from 31.5% in 2012. Fifty-six percent of farms had at least one female decision maker.

"Women in agriculture will be specifically targeted for these workshops," said Robin Reid, a farm economist with K-State Research and Extension. "They tend to be an underserved demographic, but many times are doing the books or recordkeeping for the operation. By teaching them skills necessary to turn farm records into financial statements, and then using those statements to make assessments and management decisions, farm women can increase the profitability and sustainability of their operations."

The K-State Research and Extension program will run as a series, so each evening session builds on material from the previous sessions. Participants register at a cost of \$40 for the entire four-session series. The fee covers all meals and program materials. The sessions, all on Wednesdays, are Jan. 15, Jan. 22, Jan. 29 and Feb. 5, 5:30 to 8:30 pm at the Republic County 4-H Building, 901 O Street, Belleville, will include a combination of broadcasted keynote and local speakers.

Local K-State Research and Extension agents, Monica Thayer, Kelsey Hatesohl and Brett Melton will serve as hosts for the program and facilitate the hands-on activities and discussions. Dinner will be served at each location to start each of the four sessions.

For more information, including a list and contact information for all participating sites, visit [www.AgManager.info](http://www.AgManager.info) under the Events page. Registration is available [online](#) or by contacting the River Valley District-Belleville Office at 785-527-5084.

“The downturn in the farm economy in recent years has highlighted a need for more education in farm financial management, specifically focusing on debt/asset relationships, cash flow management, financial analysis and benchmarking,” said Winsor, a farm analyst for K-State Research and Extension and farm wife.

There are many Women in Agriculture programs across the state, she said, but none that combine a state-level program with the convenience of 31 locations where networking and small group learning can occur. As many as 500 are expected to participate.

The workshop series was inspired by a similar program at Washington State University’s Women in Agriculture Conference where Reid and Winsor delivered the keynote address in 2018 to nearly 500 women across five states.

“The model of having webinar components mixed with local activities to reach a wider range of farm women was a wonderful idea for farm financial risk management education here in Kansas,” Reid said.

The program is supported by the USDA’s National Institute of Food and Agriculture through North-Central Extension Risk Management Education. Local sponsors include Kansas Crossroads RC&D, BRB Services – Financial, Tax, & Accounting, Courser Lapo Clinical & Family Services, Farm Bureau Financial Services – Bethany Swafford, Jensik Insurance, Lahodny Counseling, and Polanksy Seed.