



CHECKLIST • BEFORE THE SEASON TURNS, AND AGAIN AS IT DRIES OFF

Drought money plan

A one-page plan for the money side of a dry season. Fill it in while it's still green, and you'll make the hard calls earlier and calmer.

Know your position

DONE	ITEM
☐	Feed on hand and days of feed left for each mob
☐	Water supply for each paddock and how long it lasts
☐	Bank balance, overdraft limit and the lowest month in your cashflow
☐	Repayments due in the next six months

Set your trigger dates

DONE	ITEM
☐	The date by which, without rain, you start selling or agisting, and which stock go first
☐	The feed price above which you sell rather than feed
☐	The bank balance at which you call your bank manager

Run the numbers

DONE	ITEM
☐	Compare agisting, feeding and selling for each mob
☐	Re-run the cashflow with lower prices and extra feed costs
☐	Work out what restocking will cost when it rains

Talk early

DONE	ITEM
☐	Call your bank before the limit is tight, with the updated cashflow
☐	Check RIC's Drought Loan and your state's drought support
☐	Contact the Rural Financial Counselling Service, a free service, if things are tight
☐	Look after yourself and the family. Rural support services and your GP can help

Helpful tools

- Agist, feed or sell? calculator
- Restocking budget calculator
- Regional Investment Corporation, Drought Loan
- NSW DPIRD, Drought and Supplementary Feed Calculator

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