

Direct Service Provider Playbook (DSP)

Guidance for Assisting Applicants with USDA FSA Loan Applications

Purpose

This playbook is designed for Direct Service Providers (DSPs) who support applicants through the USDA FSA loan process. Your role is to guide applicants, identify gaps early, strengthen applications, and maintain realistic expectations.

Core Responsibility

Ensure the application answers: Can this loan be repaid?

1. Intake & Understanding

- Gather operation details, experience, and loan purpose
- Clarify timing and urgency

2. Preliminary Assessment

- Review financial position (assets, liabilities, debt)
- Identify strengths and risks early

3. Application Development

- Assist with farm plan and projections
- Ensure realistic assumptions

4. Cash Flow Validation

- Confirm income, expenses, and debt
- Ensure repayment feasibility

5. Documentation Review

- Verify production, sales, taxes, agreements
- If not documented, it will not be considered

6. Final Alignment Check

- Ensure narrative, financials, and documents align

Common Issues & DSP Actions

Issue	DSP Action
Weak cash flow	Rework projections, include all income
Limited documentation	Identify acceptable alternatives
Rapid expansion	Justify or phase growth
Infrastructure gaps	Document access or acquisition

DSP Mindset and Does this help meet the farmer's goals?

- Is repayment feasible for the farmer, without being overly burdensome?
- Is the plan realistic?
- Is documentation complete?
- Does everything align?

Best Practices

- Start early and set expectations
- Stay organized and track documents
- Use checklists consistently
- Submit only complete applications

Final Reminder

Approval is based on the application—not the applicant alone