

MONTANA AGRICULTURE STUDENT LOAN ASSISTANCE PROGRAM

Written by Morgan Rose
Recipient from Terry, Montana

Growing up a rancher's daughter I of course understood that living a life in production agriculture was not for the faint of heart. But, it wasn't until I followed in the footsteps of my ancestors and became a commercial cow/calf producer myself that I truly came to appreciate the joys and struggles of an agricultural life.

In early 2020, my husband and I took a huge leap of faith; betting all we had on some old broken-mouthed bred cows with the hope we were on a path to building a cow/calf operation for ourselves. It wasn't long into our cow-raising endeavor that money became tight with our most cumbersome bill being my ever-looming student loans.

Since graduating college in 2016, I had been doing my due-diligence and paying a little on my student loans each month, but I wasn't gaining much ground against the aggressive interest rates, and my husband and I were quickly coming to a financial crossroads: Do we buy mineral for the cows this month or do we make a student loan payment?

I heard about the Student Loan Assistance Program through the Montana Department of Agriculture and I was anxious to apply. The application process was straightforward and easy to navigate and I was beyond elated to be selected as an award recipient.

Ever since I was a little girl I have dreamed of one day raising cattle, just like the generations before me have always done and I have held fast to that dream despite life's many twists and turns. Receiving this award, without a doubt, has been a sign from God-telling me to keep going.

I received my first round of funding in early January of 2021 and made a payment on my student loan shortly thereafter. I instantly felt like a weight was being lifted off my shoulders.

I cannot honestly express how much this program has changed and will change my life. The financial breathing room that has been offered to my developing cow/calf operation is appreciated beyond words. Because of this program my monthly student loan payment is made and there is now the financial opportunity to make capital improvements to my cow/calf operation as well.

I hope the law-makers and program developers that helped make this Student Loan Assistance Program possible know just what kind of impact they are making on the next generation of agriculturalists. Agriculture is Montana's number-one industry and this program will help make it easier for young people to return to their family farm/ranch, ensuring the Big Sky State can remain a leader in agriculture production.

It is nothing short of a great honor to have been selected as an award recipient and I send a heart-felt thank you to all those in Helena that helped get this program off the ground.