Agenda

- 2014 Farm Bill Decision Aid
  - Overview
  - Create Account
  - Entering Data
  - Decision Aids
    - Yield Update
    - Base Acre Reallocation PLC/ARC Decision Aid
  - Outreach
Overview
Partnering with Texas A&M University Ag and Food Policy Center to develop web based tools for:
- Yield update
- Base reallocation and PLC/ARC decision
- Crop insurance
- Generic base allocation

Incorporates risk

Initial version released September 25, 2014

Link on FAPRI home page
  - [http://www.fapri.missouri.edu](http://www.fapri.missouri.edu)
Recent Work:

**October 16, 2014**
October 2014 U.S. Crop Price Update (4 pages, 156 kb)
FAPRI-MU Report #06-14 This monthly update of FAPRI-MU crop price projections reflects information available in mid-October 2014.
Microsoft Excel tables (34 kb), including supply and use tables and prices for U.S. crops

**September 25, 2014**
2014 Farm Bill Decision Aid
This is a web-based decision support, developed jointly with Texas A&M’s Agriculture and Food Policy Center, that is designed to assist producers in evaluating how the new programs in the 2014 Farm Bill might impact their farming operation.

**September 14, 2014**
September 2014 U.S. Crop Price Update (4 pages, 156 kb)
FAPRI-MU Report #05-14 This is the first monthly update of FAPRI-MU crop price projections, reflecting information available in mid-September 2014.
Microsoft Excel tables (34 kb), including supply and use tables and prices for U.S. crops

**August 28, 2014**
August 2014 Baseline Update for U.S. Agricultural Markets (18 pages, 227 kb)
FAPRI-MU Report #04-14 This report serves as a mid-year update to the 2014 baseline prepared in January 2014. It reflects market developments and incorporates information available in early August 2014.
Welcome to the USDA/NAAFP Decision Aids. Although the look and feel have changed, all your data are still available from the previous site. If you are new to the site, you can start by Registering.

Login

Email Address

Password

Forgot Password?

Login

Register

Welcome to the NAAFP Decision Aids. This suite of integrated tools can help you make the choices required for participation in 2014 Farm Bill and for choices available under crop insurance.

To get started, you'll need to

Register

Disclaimer

This software is intended for educational use. It was developed solely to provide information so producers could better understand the economic implications of their choices under the 2014 Farm Bill. The Decision Aids use the most current NASS, FSA, and RMA information, and these values will be updated from time to time. The Decision Aid answers may differ from those of USDA agencies and insurance providers.
Create Account
Welcome to the *USDA/NAAFP Decision Aids*. Although the look and feel have changed, all your data are still available from the previous site. If you are new to the site, you can start by Registering.

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**Register**

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[Register]

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Information needed to create an account:

- Name
- Email Address
- Password
  - 8 characters or more
- Account Type
  - Producer/Farmer
  - Multi-client User
    - Choose this option if you plan to enter data for more than one producer/farmer
Create an Account

Disclaimer

This software is intended for educational use. It was developed solely to provide information so producers could better understand the economic implications of their choices under the 2014 Farm Bill. The Decision Aids use the most current NASS, FSA, and RMA information, and these values will be updated from time to time. The Decision Aid answers may differ from those of USDA agencies and insurance providers.

By checking "I understand and agree", you acknowledge that projected outcomes generated by the software are for demonstration purposes, are not forecasts of future outcomes, and do not guarantee any future outcomes or results.

Your Name

Email Address

Password

Confirm Password

Account Type

- Producer/Farmer
- Multi-client User

Terms and Conditions

- I understand and agree to the terms and disclaimer.
## Producer/Farmer Home Screen

### Your Farm Units

<table>
<thead>
<tr>
<th>FSA #</th>
<th>Farm Name</th>
<th>Crop Practice</th>
</tr>
</thead>
</table>

### Available Tools

**Yield Update**
This tool calculates values for PLC yields using yield histories for your units listed on the left.

**Base Acre Reallocation & PLC/ARC Decision Aid**
This tool helps you decide whether to reallocate your base acres and whether to choose PLC, ARC-C, or ARC-I for each farm unit based on your data.
Click here to create client account

- Your Clients

<table>
<thead>
<tr>
<th>Name</th>
<th>Email</th>
<th>Farm Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Yourself)</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Welcome! You have signed up successfully.

A Multi-client user manages multiple accounts, called clients. To get started, you must first create a client. When you Switch to User, you become that user and all actions you take (such as creating farm units or running decision aid tools) occur as that user.

You can create as many clients as you want. Each client's data is separate. The client can later enter their own password to access the account.
Multi-client User

- Enter your clients name and email address to create their account

Create Client Account

Client Name

Email Address

Next
Select client screen

A Multi-client user manages multiple accounts, called clients. To get started, you must first create a client. When you *Switch to User*, you become that user and all actions you take (such as creating farm units or running decision aid tools) occur as that user.

You can create as many clients as you want. Each client’s data is separate. The client can later enter their own password to access the account.

Click here to switch to clients account
Entering Data
Create a farm unit for each unique FSA number – crop – practice combination

- Enter separate tracks or insurance units to fully utilize the Crop Insurance tool
- Combine tracks or insurance units if you are not interested in using the Crop Insurance tool

Description of the data required can be found at:
- https://afpc.tamu.edu/pubs/7/648/DataRequirements.pdf

Crop information worksheet can be found at:
- http://www.fapri.missouri.edu/2014FarmBill
Data required can be found on the:

- FSA Form 156EZ
- Crop Insurance Records
  - Approved APH Production and Yield Report
  - Production and Yield Reporting Form
- FSA’s Reported Commodity Crop History Summary’
  - Should have received this in the mail in August of 2014
New Farm Unit

Create one farm unit for each unique FSA number - crop - practice combination on your farming operation. To utilize the crop insurance tools, separate tracks or insurance units within a single FSA number.

<table>
<thead>
<tr>
<th>Field</th>
<th>Input</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Name</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>FSA #</td>
<td></td>
</tr>
<tr>
<td>Crop</td>
<td></td>
</tr>
<tr>
<td>Administrative State</td>
<td></td>
</tr>
<tr>
<td>Administrative County</td>
<td></td>
</tr>
<tr>
<td>Type</td>
<td></td>
</tr>
<tr>
<td>Practice</td>
<td></td>
</tr>
</tbody>
</table>

Select a state
Select a state first
Select a crop
Select a crop and state first
Select a crop and type first
### New Farm Unit

#### Yields & Base
- **Counter Cyclical Yield**
- **2013 Base Acres**

#### Basis
- **Harvest Time Basis**

#### Crop Insurance
- **APH Yield**

#### 2014 Insurance Policy
- **Policy:** None
- **Coverage:** 50%
- **Unit Structure:** Optional

#### Future Acres
- **2014**
- **2015**
- **2016**
- **2017**
- **2018**

[Save and enter yields](#)
New Farm Unit - Yields

Historical Yields for test 1 Corn Non-Irrigated FSA # 1111

<table>
<thead>
<tr>
<th>Year</th>
<th>Actual Yield / Planted Acre</th>
<th>Planted Acres</th>
<th>Prevented Planted Acres</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Add Farm Yield] [Done Entering Yields]
Decision Aids
Decision Aids

- **Yield Update**
  - Comparison of 2013 CC Yield and new PLC yield
  - PLC Yield
    - 90% of the average of 2008-2012 yields for each crop
    - Omits years you did not plant the crop
  - Decision Aid automatically uses the larger of the 2013 CC Yield or the PLC Yield
Decision Aids

- **Base Acre Reallocation & PLC/ARC Decision Aid**
  - Calculates reallocated base acres
  - Mid-point of price projections (2014-2018)
    - FAPRI, USDA, or user defined
  - Analysis Output:
    - Expected payments for ARC-IC, ARC-CO, PLC, & SCO
    - Under old base and reallocated base
    - By FSA Farm #
      - Whole farm and by individual crop
    - Probabilities of payments
Decision Aids

Yield Update
Decision Aids – Yield Update

Available Tools

Yield Update
This tool calculates values for PLC yields using yield histories for your units listed on the left.

Base Acre Reallocation & PLC/ARC Decision Aid
This tool helps you decide whether to reallocate your base acres and whether to choose PLC, ARC-C, or ARC-I for each farm unit based on your data.

Click here to run Yield Update tool
After verifying the data entered for yields is correct, the user should select “Information is correct” to run the Yield Update tool.

### Verify Your Data

Your 2013 CC yields and actual yields per planted acre for 2008 through 2012 for your state-FSA#-crop-practice combinations are presented below. It is important that these data are correct. Please verify the data below, so yield update calculations are correct.

**FSA# 1111**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Farm</th>
<th>2013 CC Yield</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wheat</td>
<td>Audrain Farm</td>
<td>58.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grain Corn</td>
<td>Audrain Farm</td>
<td>130.0</td>
<td>144.0</td>
<td>146.0</td>
<td>122.3</td>
<td>105.2</td>
<td>33.4</td>
</tr>
<tr>
<td>Soybeans</td>
<td>Audrain Farm</td>
<td>35.0</td>
<td>36.0</td>
<td>40.5</td>
<td>45.2</td>
<td>27.8</td>
<td>21.9</td>
</tr>
</tbody>
</table>
In this example, the decision aid would use the 2013 CC yield since it is greater than PLC yield.

Yield Update Decision Aid

The Decision Aid has calculated the PLC payment yield given the historical yields provided for each crop. Throughout the rest of the Decision Aid, PLC payments will be calculated assuming the higher of the two yields.

<table>
<thead>
<tr>
<th>Crop</th>
<th>2013 CC Yield</th>
<th>PLC Yield can be updated to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missouri FSA# 1111 Wheat</td>
<td>58</td>
<td>0</td>
</tr>
<tr>
<td>Missouri FSA# 1111 Grain Corn</td>
<td>130</td>
<td>108</td>
</tr>
<tr>
<td>Missouri FSA# 1111 Soybeans</td>
<td>35</td>
<td>32</td>
</tr>
</tbody>
</table>
Decision Aids
Base Acre Reallocation & PLC/ARC Decision Aid
Decision Aids – Base Acre Reallocation & PLC/ARC Decision Aid

Audrain County's Farm Units

<table>
<thead>
<tr>
<th>FSA #</th>
<th>Farm Name</th>
<th>Crop Practice</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1111</td>
<td>Audrain Farm</td>
<td>Winter Wheat Non-Irrigated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1111</td>
<td>Audrain Farm</td>
<td>Commodity Soybeans Non-Irrigated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1111</td>
<td>Audrain Farm</td>
<td>Grain Corn Non-Irrigated</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Available Tools

Yield Update
This tool calculates values for PLC yields using yield histories for your units listed on the left.

Base Acre Reallocation & PLC/ARC Decision Aid
This tool helps you decide whether to reallocate your base acres and whether to choose PLC, ARC-C, or ARC-I for each farm unit based on your data.

Click here to run the Base Acre Reallocation & PLC/ARC Decision Aid
### Your Data

Your current base acres, planted acres history, and prevented planting history for 2009 through 2012 are presented below. It is vital that this information is correct and complete, or the reallocated base acres will not be calculated correctly.

#### Missouri FSA # 1111

**Planted Acres History**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grain Corn</td>
<td>135.0</td>
<td>140.0</td>
<td>135.0</td>
<td>140.0</td>
</tr>
<tr>
<td>Soybeans</td>
<td>140.0</td>
<td>135.0</td>
<td>140.0</td>
<td>135.0</td>
</tr>
<tr>
<td>Wheat</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>

**Prevented Planting History**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grain Corn</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Soybeans</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Wheat</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
</tbody>
</table>
### Decision Aids – Base Acre Reallocation & PLC/ARC Decision Aid

- Base reallocation is calculated and displayed in the table below.

#### Base Acres

<table>
<thead>
<tr>
<th></th>
<th>Current Base</th>
<th>Potential Reallocated Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grain Corn</td>
<td>125</td>
<td>138</td>
</tr>
<tr>
<td>Soybeans</td>
<td>75</td>
<td>138</td>
</tr>
<tr>
<td>Wheat</td>
<td>75</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Verify Data

It is vital that the Current Base Acres and Planting History are calculated correctly, and the analysis will be invalid.

After verifying the data entered for planted and prevented planting acres is correct, the user should select “Information is correct” to select or enter prices.
## Decision Aids – Base Acre Reallocation & PLC/ARC Decision Aid

### Your Price Outlook

Please enter the expected annual commodity prices that you want to use in your analysis. You must complete all spaces in the form below before you can proceed. FAPRI and USDA price projections are provided for your convenience.

<table>
<thead>
<tr>
<th>Grain Corn</th>
<th>Soybeans</th>
<th>Wheat</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FAPRI</strong></td>
<td><strong>USDA</strong></td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>2014</td>
<td>2014</td>
</tr>
<tr>
<td>2015</td>
<td>2015</td>
<td>2015</td>
</tr>
<tr>
<td>2016</td>
<td>2016</td>
<td>2016</td>
</tr>
<tr>
<td>2017</td>
<td>2017</td>
<td>2017</td>
</tr>
<tr>
<td>2018</td>
<td>2018</td>
<td>2018</td>
</tr>
</tbody>
</table>

Click to use FAPRI prices

Click to use USDA prices

After selecting, editing, or entering prices, click here to “Analyze Program Options” and view the Analysis Output.
The prices entered on the previous screen are displayed.

- These are the mid-point of the stochastic price distributions used in the decision aid.
## National Price & County Yield Data

Historical data from USDA sources used to generate results for your analysis.

<table>
<thead>
<tr>
<th>County Yields</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wheat in Audrain, Missouri (bu/ac)</td>
<td>46</td>
<td>35</td>
<td>54</td>
<td>65</td>
<td>63</td>
</tr>
<tr>
<td>Grain corn in Audrain, Missouri (bu/ac)</td>
<td>146</td>
<td>121</td>
<td>103</td>
<td>88</td>
<td>122</td>
</tr>
<tr>
<td>Soybeans in Audrain, Missouri (bu/ac)</td>
<td>40</td>
<td>45</td>
<td>28</td>
<td>28</td>
<td>29</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>National Prices</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Grain Corn ($/bu)</td>
<td>3.5500</td>
<td>5.1800</td>
<td>6.2200</td>
<td>6.8900</td>
<td>4.4600</td>
</tr>
<tr>
<td>Soybeans ($/bu)</td>
<td>9.5900</td>
<td>11.3000</td>
<td>12.5000</td>
<td>14.4000</td>
<td>13.0000</td>
</tr>
<tr>
<td>Wheat ($/bu)</td>
<td>4.8700</td>
<td>5.7000</td>
<td>7.2400</td>
<td>7.7700</td>
<td>6.8700</td>
</tr>
</tbody>
</table>

The county yields and national marketing year average prices (MYA) that are used to calculate ARC-CO benchmarks are displayed.
Decision Aids – Base Acre Reallocation & PLC/ARC Decision Aid

The tabs below are used to look at the output in three different ways.

Analysis Output

Farm-by-Farm Choices

FSA # 1111

[Images of tabs labeled: Base Reallocation, Risk Chart, Same Choice for All Crops, Per Crop Analysis]

- **Base Reallocation Considerations**: Need help interpreting this information? Try our YouTube video

- **This tab shows expected payments by crop under each program and either retain base or reallocate base acres.**

- **This tab shows expected payments and risk graphs for the whole FSA farm # under each program and either retain base or reallocate base acres.**

- **This tab shows expected payments and risk graphs by crop under each program and either retain base or reallocate base acres.**
**Base Acre Reallocation & PLC/ARC Decision Aid**

**Base Reallocation Tab**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Reallocate Base</th>
<th>ARC-CO</th>
<th>PLC</th>
<th>PLC + SCO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Grain Corn</td>
<td></td>
<td>$15,662</td>
<td>$19,795</td>
<td>$20,216</td>
</tr>
<tr>
<td>Soybeans</td>
<td></td>
<td>$6,717</td>
<td>$4,363</td>
<td>$4,666</td>
</tr>
<tr>
<td>Wheat</td>
<td></td>
<td>$0</td>
<td>$4,840</td>
<td>$5,917</td>
</tr>
</tbody>
</table>

**Combinations of ARC-CO, PLC, and PLC+SCO to Maximize Total Payments for the Farm**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Program</th>
<th>Reallocate Base</th>
<th>Expected Payment</th>
<th>No Reallocate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grain Corn</td>
<td>PLC + SCO</td>
<td>Yes</td>
<td>$20,216</td>
<td></td>
</tr>
<tr>
<td>Soybeans</td>
<td>ARC-CO</td>
<td>Yes</td>
<td>$6,717</td>
<td></td>
</tr>
<tr>
<td>Wheat</td>
<td>ARC-CO</td>
<td>Yes</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Yes</td>
<td>$28,933</td>
<td></td>
</tr>
</tbody>
</table>

Blue ovals are the max expected payment for each crop with reallocated base and Orange ovals are max expected payment for each crop with old base.
The following chart shows annual expected payments for each year (2014-2018) if you make the same choices across all crops in FSA # 1111. The scenario with the least red and most green will minimize payment risk. The rule is: Red is bad, Green is good.

- Green: Chance that the total annual payment is greater than $7,716
- Yellow: Chance that the total annual payment is between $2,315 and $7,716
- Red: Chance that the total payment is less than $2,315

<table>
<thead>
<tr>
<th>Program</th>
<th>ARC-IC</th>
<th>ARC-CO</th>
<th>ARC-CO</th>
<th>PLC + SCO</th>
<th>PLC + SCO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reallocate Base?</td>
<td>N/A</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
The table above shows expected payments by year and a sum for all five years for ARC-IC, ARC-CO, PLC, SCO and PLC+SCO. It is a blanket choice for all crops on a farm. For ARC-CO, PLC, and PLC+SCO expected payments are shown with reallocation of base acres (Yes) or old base acres (NO).
The following chart shows annual expected payments for each year (2014-2108). The scenario with the least red and most green will minimize payment risk. The rule is: **Red is bad, Green is good**

- **Green**: Chance that the expected payment is greater than $5,917
- **Light Yellow**: Chance that the expected payment is between $96 and $5,917
- **Red**: Chance that the expected payment is less than $96

<table>
<thead>
<tr>
<th>Program</th>
<th>ARC-CO</th>
<th>ARC-CO</th>
<th>PLC + SCO</th>
<th>PLC + SCO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reallocate Base?</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
The table to the left gives expected payments for a single crop for each year and a sum for all five years with reallocated base acres (Yes) and old base acres (No). More details of expected payments and probabilities of payments are available by clicking the “Show Details” link. A table like this is available for each crop.
Base Acre Reallocation & PLC/ARC Decision Aid
Per Crop Analysis Tab

<table>
<thead>
<tr>
<th>Grain Corn</th>
<th>FSA Program</th>
<th>Reallocate Base</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARC-CO</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$15,662</td>
</tr>
<tr>
<td>Expected Payment</td>
<td>$5,587</td>
<td>$4,475</td>
<td>$2,757</td>
<td>$1,509</td>
<td>$1,333</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Probability of Payment</td>
<td>84%</td>
<td>73%</td>
<td>50%</td>
<td>32%</td>
<td>29%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25% of Payments</td>
<td>≤ $5,423</td>
<td>≤ $0</td>
<td>≤ $0</td>
<td>≤ $0</td>
<td>≤ $0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25% of Payments</td>
<td>≥ $7,126</td>
<td>≥ $7,126</td>
<td>≥ $6,207</td>
<td>≥ $3,034</td>
<td>≥ $1,861</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5% of Payments</td>
<td>≥ $7,126</td>
<td>≥ $7,126</td>
<td>≥ $6,933</td>
<td>≥ $6,325</td>
<td>≥ $6,339</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ARC-CO</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expected Payment</td>
<td>$5,079</td>
<td>$4,068</td>
<td>$2,506</td>
<td>$1,372</td>
<td>$1,212</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table above is what a user sees when clicking the “Show Details” link on the crop specific analysis summary tables. It contains the probability or likelihood of a payment, 25th percentile of payments (25% chance payments will be at or below that number), 75% percentile, and 95% percentile.
Outreach
Farm Bill Outreach

- We are here to help!
  - Educational programs
    - Overview of the bill
    - Online tools
  - Tool support
    - Online help
    - Phone/email support
      - Peter Zimmel
        - 573-884-8787
        - zimmelp@missouri.edu
      - Toll Free Help Desk (844-229-7373)
        - 7am till 7pm CT, Monday - Friday