


MSU Extension 2026 Farm Bill Analyzer

MICHIGAN STATE UNIVERSITY | Extension

MSU 2026 FARM BILL ANALYZER

Version 1.0



1

Step 1. Select Farm's County

County Farm located: Alcona < Select County Farm Name: Smith

Farm Number: 1234

2

Step 2. Enter Acres, Yields and Irrigation Percentage (from FSA CCC-861,156) for each farm

Commodity	Corn	Soybeans	Wheat	
Base Acres	0.00	0.00	0.00	- Total Base Acres
PLC Yield	0.00	0.00	0.00	
Historical Irrigated Percentage	0.0%	0.0%	0.0%	

	CORN		SOYBEANS		WHEAT	
National Loan Rates	\$ 2.20		\$ 6.20		\$ 3.38	
Effective Reference Prices	\$ 4.42		\$ 10.71		\$ 6.35	
Benchmark Prices	\$ 5.03		\$ 12.17		\$ 6.98	

Benchmark Years 2018 - 2022

3

Step 3. Enter Anticipated COUNTY Yields

Alcona County Weighted Yield (Irrigated and Dry)

% Irrigated: 0.00% 0.00% 0.00%

Anticipated COUNTY Yields

151.6	0%	36.8	0%	64.3	0%
Percent of Benchmark Yield					
100%		100%		100%	

4

Step 4. Enter or Select Projected Prices

Base Assumptions for MYA Prices to Use: Futures '26 Harvest (as of 9/15/2025) < Select Base Prices Source

Price Change from Base assumptions:

Projected Crop Prices

CORN		SOY BEANS		WHEAT	
\$ 4.66	0%	\$ 10.81	0%	\$ 5.63	0%
Percent of Benchmark Price					
93%		89%		81%	

5

Step 5. Evaluate the Results

Per Base Acre	Projected Program Payments	CORN	Max Pmt?	SOYBEANS	Max Pmt?	WHEAT	Max Pmt?
	PLC	\$ -	Yes	\$ -	Yes	\$ -	Yes
	ARC-CO	\$ -	No	\$ 4	No	\$ 36	No

Program Year Choice?

Input:

1. County, Farm info (FSA 156)
2. Base & PLC Yield (FSA-156)
3. Projected County Yields
4. Projected Prices

Results:

1. ARC-CO vs. PLC Decision



1-2. General Farm & Base Information

Select county of farm's *physical* location from drop-down list

Farm identifier

Step 1. Select Farm's County			
County Farm located:	St. Clair	< Select County	Farm Name: STC AVG
			Farm Number: 8756

Step 2. Enter Farms Base Acres (FSA CCC-861,156) for each farm separately

Commodity	Corn	Soybeans	Wheat	Total Base Acres
Base Acres	200.00	100.00	50.00	350
PLC Yield	140.0	40.0	65.0	
15-19 Historical Irrigated Percentage	0.0%	0.0%	0.0%	

“Base Acres”, PLC Yield,
and Irrigation Percentage
from FSA-156EZ



3. County Yield input for ARC-CO

Step 3. Enter Anticipated COUNTY Yields

<div>Restore Default County Benchmark Yields</div> <div>Use 90% of County Benchmark</div>		Alcona		County Weighted Yield (Irrigated and Dry)			
		% Irrigated	0.00%	0.00%	0.00%		
		Anticipated COUNTY Yields					
		151.6	0%	36.8	0%	64.3	0%
Percent of Benchmark Yield		100%		100%		100%	

Buttons provide “What If” tests of projected county yields.

Enter projected actual county yield each year

Default value is county benchmark yield, but user can enter projected yield **or** % difference from county benchmark yield.

Benchmark yield is 5-year Olympic average county yield (drops high and low) adjusted for trend. ARC-County payments are triggered when actual revenue falls below 90% of benchmark revenue.



4. Price projections for PLC and ARC-CO

Select “base source” of price projection (Sources available in drop-down list include USDA, Hilker, and futures)

Step 4. Enter or Select Projected Prices

Base Assumptions for MYA Prices to Use: **Futures '26 Harvest (as of 9/15/2025)** < Select Base Prices Source

Restore MYA Default
Price Projections

Restores original projection from selected base source.

Price Change from Base assumptions:

Percent of Benchmark Price

Projected Crop Prices

CORN		SOYBEANS		WHEAT	
\$ 4.66	0%	\$ 10.81	0%	\$ 5.63	0%
93%		89%		81%	

Projected Prices
(Market Year Average & Futures)

Market Year Average price is the average cash price received for all crop sold in marketing year. This “MYA price” is used in calculations of PLC and ARC-CO payments.

Default is base source projection, but user can change to a specific price or % change from source’s projection for “What If” testing



5. Evaluate the Results: PLC vs. ARC

Step 5. Evaluate the Results

Per Base Acre	Projected Program Payments	Program Year Choice?					
		CORN	Max Pmt?	SOYBEANS	Max Pmt?	WHEAT	Max Pmt?
	PLC	\$ -	No	\$ -	No	\$ 40	No
	ARC-CO	\$ -	No	\$ 4	No	\$ 36	No

Per base acre
payments
for each crop:

PLC
ARC-CO

Payment rates are automatically reduced to 85% of original value to mirror actual payment rates received. Max payment indicators are also provided to consider "What If" scenarios that maximize each program choice.

