

MIDWEST HERITAGE

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2026 Youth Heifer Program

Applications due October 17, 2025



Program Overview

The purpose of the Youth Heifer Program is to provide an opportunity for the next generation of farmers to gain experience in the cattle industry by managing their own herd.

Midwest Heritage will select up to five students to receive three bred heifers. Applicants are chosen based on merit, future goals and capacity to care for their herd.

The market value of the heifers is established at the beginning of the program and financed as a 0% interest loan that the recipients repay at the completion of the five year program. Participants are responsible for managing their herd through daily care, record keeping, and breeding.

The Youth Heifer Program allows participants to learn financial literacy, budgeting and herd management skills that provide the opportunity to repay the loan and save for the future.

Program Guidelines/Eligibility

- Applicants must be a 7th or 8th grade student (as of fall of 2025) residing in Adair, Lucas, Madison, Ringgold, or Wayne County, Iowa.
- Participant must maintain accurate records of income, expenditures and brief summary of activities and submit these records annually.
- A farm operating account will be opened to manage all program-related income and expenses. Midwest Heritage will offer participants an optional \$1,000 line of credit, financed at 0% interest.
- Participant must pay back Midwest Heritage the market value of the bred heifers. The market value is established when the heifers are received. Payment due date is five years after heifers are received.
- Must be willing to promote Midwest Heritage and the Youth Heifer Program in their community.
- **Deadline for application and three letters of recommendation are due by October 17, 2025.**
- All applicants will be notified of program selections by October 24, 2025.

Application Options:

- 1) Submit an online application and three letters of recommendation at MidwestHeritage.com/YHPapplication
- 2) Download the PDF application and email letters of recommendation to Sydney Steenhoek at SSteenhoek@mhbank.com
- 3) Drop off or mail application and letters of recommendation to
Midwest Heritage
Attn: Sydney Steenhoek
1025 Braden Ave.
Chariton, IA 50049

Applicant Information

Name	
Address	
Residing County	Phone
Birthdate	Grade in School
Email	

Please respond to the following prompts and limit each response to 200 words. A separate sheet may be completed and attached to your application if responses do not fit in the included space.

What activities/clubs do you participate in?

Describe your current responsibilities as it relates to the beef industry.

Why would you like to participate in this program and what do you hope to accomplish?

How would you promote Midwest Heritage and the Youth Heifer Program in your community?

How did you hear about the Youth Heifer Program? If referred by a former participant, list their name here:

Three letters of recommendation are required to complete this application. Please attach the letters to the application. Recommendations can be from your Veterinarian, Teacher, Club Leader, etc.

Parent Information

Name

Address

Phone

Email

Please explain your experience in agriculture by answering the following.

Describe the facilities available to the recipient if he/she were chosen for this program.

How would you support the recipient if he/she were chosen for this program?

Describe how the expenses involved in this program would be managed between you and the recipient.

How would you promote Midwest Heritage and the Youth Heifer Program in your community?

For more details about the Youth Heifer Program or if you have questions about your application, please contact:

Sydney Steenhoek
Program Coordinator
Credit Analyst II
641-203-8280
ssteenhoek@mhbank.com

Cory Hansen
Adair County
515-314-5282
chansen@mhbank.com

Wayne Martens
Madison County
515-493-8392
wmartens@mhbank.com

Doug Hickman
Ringgold County
641-321-0331
dhickman@mhbank.com

Nick Heffron
Wayne County
515-343-5853
nheffron@mhbank.com

Tracy Taylor
Lucas County
515-343-5867
ttaylor@mhbank.com