



An Extended Guide · No. 2061

Farmers.gov and USDA Accounts

Signing in with Login.gov —
and avoiding the look-alikes

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Signing in to farmers.gov, without the worry

If you deal with the USDA — farm programs, loans, conservation, disaster help — more and more of it runs through a website called farmers.gov. And to use your account there, you now sign in through a government system called Login.gov. If that sentence made your shoulders tense up, you're in good company, and this guide is here to make it feel ordinary.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. For 30-plus years I've helped folks sit down at a confusing screen and come away feeling it wasn't so bad after all. This guide is me beside you at the kitchen table, explaining in plain words what these accounts are and how to reach the real site safely.

We'll cover what Login.gov actually is, the three things you need to use a farmers.gov account, how to make sure you're on the real government site and not a look-alike, and — importantly — how to spot the scams that prey on exactly this kind of thing. When the screens get specific, I'll tell you plainly where to turn for the exact steps.

★ No wrong question here

If you'd rather have a patient person sit with you while you set this up, that's exactly what I do. Call or text me at (330) 200-8042 — I'll never rush you, and there's no such thing as a dumb question at my table.

The whole guide, on one page

If you remember only these things, you already understand how this works — and how to stay safe.

- ❑ USDA and farmers.gov now sign in through Login.gov — one secure government sign-in used across many federal agencies.
- ❑ To use a farmers.gov account you need three things: a USDA customer record, a Login.gov account, and your identity verified.
- ❑ Reach the real site by typing farmers.gov yourself — the real address ends in .gov.
- ❑ Login.gov verifies your identity for free; the government does not charge to create these accounts.
- ❑ Never pay a third party to make you a 'USDA account' — that's a scam dressed up as a service.
- ❑ If a screen confuses you, follow the on-screen steps or call your local USDA Service Center or FSA office.

✓ The one habit that keeps you safe

Always get to the site by typing the address yourself — never by clicking a link in an email or a text. That single habit stops most of the scams aimed at folks setting up these accounts.

What farmers.gov is, and why you'd use it

Before the sign-in, let's be clear on what you're signing in to and why it's worth the small bit of setup.

Farmers.gov is the U.S. Department of Agriculture's website for the people it serves — farmers, ranchers, and landowners. Through it you can look at your farm records, keep up with programs you're enrolled in, handle certain paperwork, and connect with the farm-service and conservation programs the USDA runs. Think of it as the online front door to dealings you might otherwise do only by driving to the county office.

You don't have to do everything online — the local offices are still there, and plenty of folks still prefer to walk in and talk to a person. But an online account lets you check things on your own time, see your own records, and save some trips to town. For a lot of farm business, that convenience is worth the one-time setup.

✓ The local office never went away

Going online is a convenience, not a requirement. Your local USDA Service Center and Farm Service Agency office are still there to help in person — and they're the right people to call when a screen stumps you.

What Login.gov actually is

This is the piece that trips people up, so let's make it plain. Login.gov isn't a farm thing at all — it's a sign-in.

Login.gov is a single, secure sign-in run by the federal government and used across many different agencies. Instead of every agency making you a separate username and password, the government built one trusted front desk — Login.gov — that checks it's really you and then lets you into whichever agency's service you're visiting. Farmers.gov is one of the services that uses it.

Picture a courthouse with one security desk at the entrance. You show who you are once at that desk, and then you can walk to any office inside. Login.gov is that desk for a lot of federal websites. The same Login.gov account you'd use for one agency works for farmers.gov too — you make it once.

Because it's a government sign-in, it takes security seriously. It will ask you to set up a second way to confirm it's you when you sign in — a code sent to your phone, for instance — so that a password alone isn't enough for someone else to get in. That's a good thing, even when it feels like one more step.

✓ One sign-in, many doors

The reason the government moved to Login.gov is to give you one secure sign-in instead of a dozen. Set it up once, and it opens farmers.gov and many other federal services down the road.

The three things you need

To actually use a farmers.gov account, three pieces have to be in place. Knowing all three up front saves a lot of confusion.

First, a **USDA customer record**. This is the USDA's own record of you as someone it does business with — tied to your farm, your land, your history with their programs. If you've worked with your local office before, you likely already have one. If you're brand new, the local office helps you get set up.

Second, a **Login.gov account** — the secure government sign-in we just talked about. This is the key that gets you in the door. You create it once, directly on Login.gov.

Third, **identity verification**. The system needs to be confident that you are really you before it shows you your records, and the recommended way to do that is online through Login.gov. It's a careful process — expect to confirm some personal details and show proof of who you are — but it's free, and it's what keeps your farm records out of a stranger's hands.

✓ If a piece is missing, the office can help

If you're not sure whether you have a USDA customer record, or the identity check gives you trouble, your local USDA Service Center or FSA office can sort it out. They do this every day and they're glad to help.

How to reach the real site, every time

This is the most important safety habit in the whole guide, so we'll slow down on it. Getting to the genuine site is half the battle.

The real site is reached by typing the address yourself into the bar at the top of your web browser: `farmers.gov`. That's it. The genuine government address ends in **.gov** — a web ending that only real U.S. government bodies are allowed to use. When you type it in fresh, you can trust where you land.

What you should never do is get there by clicking a link in an email, a text message, or a search ad. Those links can be dressed up to look official and quietly send you to a look-alike site built to steal your sign-in. The link might say `farmers.gov` in blue letters and still carry you somewhere else entirely. Typing the address yourself takes that whole risk off the table.

The same goes for `Login.gov` — type `login.gov` yourself if you need to go there directly. And if you ever land somewhere and the address doesn't end in `.gov`, or something just feels off, back out. There's no harm in closing the page and starting fresh by typing the address again.

! The .gov ending is your proof

A genuine USDA site ends in `.gov`, which only real government bodies may use. An address ending in `.com`, `.net`, `.org`, or anything with extra words tacked on before the `.gov` is a warning sign. When in doubt, close it and type `farmers.gov` yourself.

Spotting the look-alikes and fakes

Scammers know that setting up a government account feels unfamiliar, and they prey on exactly that. Here's what their tricks look like.

- **A fake 'USDA' email or text** saying your account needs attention, with a link to 'sign in' or 'verify.' The real agency won't make you click a link to a look-alike sign-in.
- **A look-alike website** with an address that's almost right — extra words, a .com instead of .gov, a tiny misspelling — built to catch your sign-in when you type it.
- **A search ad** up at the top of the results posing as the official site. Ads can be bought by anyone; scroll past them and type the address yourself.
- **A phone call or email asking for your password** or your Login.gov codes. No legitimate office will ever ask you for those — they're yours alone.
- **Anyone charging a fee** to create or 'help with' your free government account, promising to speed it up or do it for you.

! Never pay to make a free account

Creating a Login.gov account and a farmers.gov account is free. Anyone who charges you to set one up, or to 'guarantee approval' for a program, is running a scam. The government does not charge for the account itself — full stop.

Why they check your identity so carefully

The identity-verification step can feel like a lot of fuss. It helps to understand that the fuss is protecting you.

Your farm records and your dealings with the USDA are personal and valuable. If it were easy for anyone to claim to be you, a stranger could peek at your business or worse. The identity check is the system's way of being sure that the person signing in is really the person the records belong to. The hoops are there for your protection, not to make your life hard.

Doing the verification online through Login.gov is the recommended route, and it's free. You'll be asked to confirm personal details and provide proof of who you are. Take it slowly, read each screen, and don't feel rushed — there's no prize for speed, and getting it right once beats guessing and starting over.

✓ Have your details handy

Before you start the identity step, it helps to have your personal identification nearby so you're not hunting for it mid-screen. A calm few minutes with everything in reach makes the whole thing smoother.

Why I won't walk you click-by-click

You might expect this guide to show you every button to press. I'm going to be honest about why it doesn't — and what to do instead.

Government websites get updated. The exact wording, the order of the screens, and which button sits where all change from time to time as they improve the site. If I printed a click-by-click walkthrough today, part of it could be wrong by the time you sit down with it — and nothing is more frustrating than a guide that doesn't match the screen in front of you.

So instead I've given you the shape of it: the three things you need, how to reach the real site, and how to stay safe. When you're actually in there, the best guide is the one on the screen — read each step as it comes and follow it. The sites are built to walk you through, one plain step at a time.

✓ The screen is the real instruction manual

Follow the on-screen steps as they appear — they're kept current in a way no printed guide can be. And if a step genuinely stumps you, that's exactly when to call the local office or me.

Two kinds of places, two sets of needs

Whether you're a small landowner or run a working farm, the sign-in is the same — but how much you'll lean on the account differs.

If your place is close to town

A smaller place or a few acres may mean occasional dealings with the USDA — a conservation program, say, or disaster help after a bad storm. Good internet is usually close at hand.

- You may only need the account now and then, but setting it up once means it's ready when you do.
- Steady internet at the house makes the online identity check straightforward.
- The same Login.gov sign-in works for other federal services you may use.
- If you'd rather, the local office can still handle things in person.

If you're out on acreage or a working farm

A working farm deals with the USDA far more — programs, records, loans, conservation, disaster claims. The online account becomes a real time-saver, though signal out on the land can be thin.

- Checking records and programs online saves repeated trips to the county office.
- You'll likely use the account often enough that the setup pays off quickly.
- If internet is thin at the farm, do the setup where the signal is good — the house, or even the local library.
- Keep your sign-in details safe and private; they guard real farm business.

★ Not sure where to start?

Whether you deal with the USDA once a year or once a week, I'll sit with you and get the sign-in set up safely, start to finish. Tell me what you're trying to do and we'll take it a step at a time. Call (330) 200-8042.

Keeping your account safe once it's set up

Getting in is one thing; keeping your access yours is another. A few simple habits protect the account for years.

Your Login.gov sign-in is the key to your farm business online, so treat it that way. Use a strong password you don't use anywhere else, keep it written somewhere private and safe — not on a sticky note on the monitor — and never share it, not even with someone who calls claiming to be from the USDA. No real office will ever ask you for it.

Login.gov will also set you up with a second way to confirm it's you when you sign in — usually a code sent to your phone. Keep that phone number current, and know that this second step is a feature, not a nuisance: even if someone somehow learned your password, they still couldn't get in without that code.

! No one should ever ask for your codes

The code Login.gov texts you when you sign in is for your eyes only. If anyone — by phone, text, or email — asks you to read them that code, it's a scam, every time. Hang up or delete it. A real office never needs your sign-in code.

Your local office is still your friend

For all the talk of websites, the single most useful thing to remember is that real people at a local office are there to help.

The USDA serves farmers through local Service Centers, which house the Farm Service Agency — the FSA — and other agencies. The folks there know the programs, know the paperwork, and can help you with your customer record and, often, with getting signed in. When something online won't cooperate, they are exactly the right people to call.

There's no shame in picking up the phone or driving over. Plenty of experienced farmers prefer to handle their USDA business face to face, and the online account doesn't change that. Think of the website and the office as two doors to the same help — use whichever one suits the day.

✓ Keep the office number handy

Find your local USDA Service Center or FSA office number and keep it with your farm papers. When a screen stalls or a letter confuses you, a quick call to the people who know your file beats an hour of guessing.

What you can do once you're in

Once the sign-in is behind you, the account earns its keep. Here's the kind of thing it opens up, in general terms.

With a farmers.gov account you can view your own farm records and keep an eye on programs you're part of, handle certain forms and requests without a trip to town, and stay current on the farm-service and conservation programs the USDA offers. The exact features grow over time, but the theme is steady: more of your USDA business, available on your own schedule.

None of it replaces a real conversation when you need one. For a big decision — a loan, a program sign-up with real money attached — talking it through with the office or with a trusted advisor still makes sense. The account is a convenient window into your business, not a substitute for good counsel.

✓ Look before you leap on big choices

The online account is wonderful for checking records and handling routine things. For a loan or a program with real dollars riding on it, it's still worth a conversation with the office or an advisor before you commit.

What to do if you get stuck

Everyone hits a snag now and then. Here's a calm order to work through it, so a stuck screen doesn't ruin your afternoon.

- **Read the screen slowly** — the next step is usually right there in plain words once you stop and look.
- **Make sure you typed the address yourself** and you're on a real .gov page before you enter anything.
- **Don't force it** — if the identity check won't go through, stop rather than guessing, so you don't lock yourself out.
- **Call the local office** — the USDA Service Center or FSA office can sort out records and sign-in trouble.
- **Call me** — if it's the technology itself tangling you up, that's exactly my wheelhouse.

★ Talk it through with me

If a screen has you stuck and you're not sure who to call, start with me. I can often help right on your screen for \$49, figure out whether it's a tech snag or one for the local office, and point you the right way. Call (330) 200-8042.

Common mistakes to sidestep

A few avoidable missteps cause most of the trouble — and the scams. Now you'll see them coming.

- **Clicking a link in an email or text** to sign in, instead of typing farmers.gov yourself — the top way folks land on a fake.
- **Paying someone** to create your free government account, or to 'guarantee' a program — always a scam.
- **Sharing your password or sign-in code** with a caller claiming to be from the USDA — no real office asks for those.
- **Rushing the identity check** and making a mistake, then having to start over — slow and steady wins here.
- **Assuming a .com or ad result is official** — only a .gov address is the genuine government site.

! The mistake scammers count on

Clicking the link instead of typing the address is the one slip that opens the door to most of these scams. Build the habit of typing farmers.gov yourself and you've closed that door for good.

A simple setup checklist

Walk through these before and during setup. Each one keeps you on the safe path.

- ☐ I'll reach the site by typing farmers.gov myself, not by a link.
- ☐ I know I need three things: a USDA customer record, a Login.gov account, and my identity verified.
- ☐ I have my personal identification nearby for the identity check.
- ☐ I'll set a strong password and keep it somewhere private.
- ☐ I know the government does not charge to create the account.
- ☐ I have my local USDA Service Center or FSA office number handy.
- ☐ I know to follow the on-screen steps, and to call for help if I'm stuck.

★ Want a hand through the list?

Run down this list and you're set up to do it safely. If you'd rather not go it alone, I'll sit with you and we'll work through it together, one calm step at a time. Call or text (330) 200-8042.

If you're helping a parent or neighbor

A lot of these accounts get set up by an adult child or a helpful neighbor. If that's you, a few words of guidance.

Helping is a kindness, and the setup goes easier with two people. But keep the account truly theirs: it should be their identity that's verified, their phone that gets the sign-in codes, and their password that they keep. You can sit beside them and guide each step, while the account stays in their name and under their control.

Be patient with the pace. What's second nature to you may be brand new to them, and rushing only breeds mistakes and worry. Let them do the typing where they can, explain what each screen is for, and they'll come away feeling they can manage it next time — which is the real gift.

✓ Keep it in their name

The goal is an account the person owns and understands, not one you run for them. Their identity, their phone for the codes, their password kept private — with you as the patient guide beside them.

Keeping access working over the years

Set it up once and it mostly just works — but a couple of small habits keep you from getting locked out when you need it.

The thing most likely to trip you up later is a phone number that's changed. Login.gov leans on your phone to send the sign-in code, so if you switch numbers, update it in your account while you still can get in. A changed phone and a forgotten update is the classic way folks lock themselves out.

Keep your password somewhere private and safe so you're not guessing a year from now, and sign in once in a while so the account doesn't feel like a stranger when you suddenly need it. A little familiarity goes a long way when a program deadline is looming.

✓ Update your number before you lose it

If you change phones or numbers, update Login.gov while you can still sign in with the old one. That one step saves the headache of proving who you are all over again.

What I can help with, and what I can't

Let me be plain about where a tech helper like me fits, so you know when to call me and when to call someone else.

I'm a tech helper. I can sit with you and get you safely to the real site, help you create the Login.gov account, walk you calmly through the sign-in and the identity check, set a strong password, and make sure you know how to spot a scam. Untangling a confusing screen is exactly what I do, and I'll never make you feel foolish for finding it hard.

What I'm not is a USDA official or an attorney. I can't decide your eligibility for a program, give you legal advice, or speak for the agency. For your customer record, program questions, and anything official, the local Service Center or FSA office is the right place — and for legal or financial decisions, your own advisor. I'll gladly help you get to the right person.

★ The tech part is mine

If it's the technology standing between you and your USDA business, that's my job and I'm glad to help. For the official and legal parts, I'll point you to the folks who handle those. Call (330) 200-8042.

Questions worth asking yourself

Before and during setup, these are the questions that keep you on the safe, sensible path.

Q: Did I reach this site by typing the address myself?

If you clicked a link to get here, stop. Close it and type farmers.gov yourself. Only trust a page you reached by typing the .gov address.

Q: Does the address end in .gov?

The genuine USDA site ends in .gov, which only real government bodies may use. A .com, a misspelling, or extra words is a red flag — back out.

Q: Is anyone asking me to pay, or to share my password or code?

The account is free, and no real office asks for your password or sign-in code. Either one means a scam — walk away.

Q: Do I have my customer record, and who do I call if not?

If you're unsure whether you have a USDA customer record, your local Service Center or FSA office can tell you and help you get one.

✓ When in doubt, slow down

Scams work on hurry and worry. If anything feels rushed or off, there's no harm in stopping, closing the page, and starting fresh — or making a phone call before you type a single thing.

Common Questions

The questions I hear most from folks facing the farmers.gov sign-in, answered plainly.

Q: What is Login.gov, and why do I have to use it?

Login.gov is one secure sign-in run by the federal government and used across many agencies, so you have one trusted account instead of a dozen. USDA and farmers.gov now sign in through it. You create it once and it works for other federal services too.

Q: What do I need to use a farmers.gov account?

Three things: a USDA customer record, a Login.gov account, and your identity verified — the verification done online through Login.gov is the recommended way. If a piece is missing, your local office can help you get it.

Q: How do I make sure I'm on the real site and not a fake?

Type farmers.gov yourself into the address bar — never click a link in an email, text, or ad. The genuine address ends in .gov, which only real government bodies may use. If it ends in anything else, back out.

Q: Does it cost anything to set up these accounts?

No. Creating a Login.gov account and a farmers.gov account is free, and so is the identity check. Anyone charging you to make the account, or promising to 'guarantee' a program for a fee, is running a scam.

★ Feeling unsure? Let's do it together.

There's no shame in finding government websites confusing — they fluster plenty of people. Call or text me at (330) 200-8042 and I'll sit with you and get you signed in safely, at your pace, with the scams kept well clear.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made signing in to farmers.gov safely with Login.gov feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home — barn, shop, and all — work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't do the licensed electrical, trenching, or tower work myself — for that I'll help you line up a trustworthy local pro.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

The Three Things You Need

All three must be in place to use a farmers.gov account

	What it is	Where it comes from
USDA record	Their record of you	Your local office
Login.gov	A secure sign-in	You make it, free
ID verified	Proof it's really you	Online, recommended
All three	Then you're in	Follow on-screen steps

Missing a piece? The local USDA office can help you get it.

Getting Signed In, Step by Step

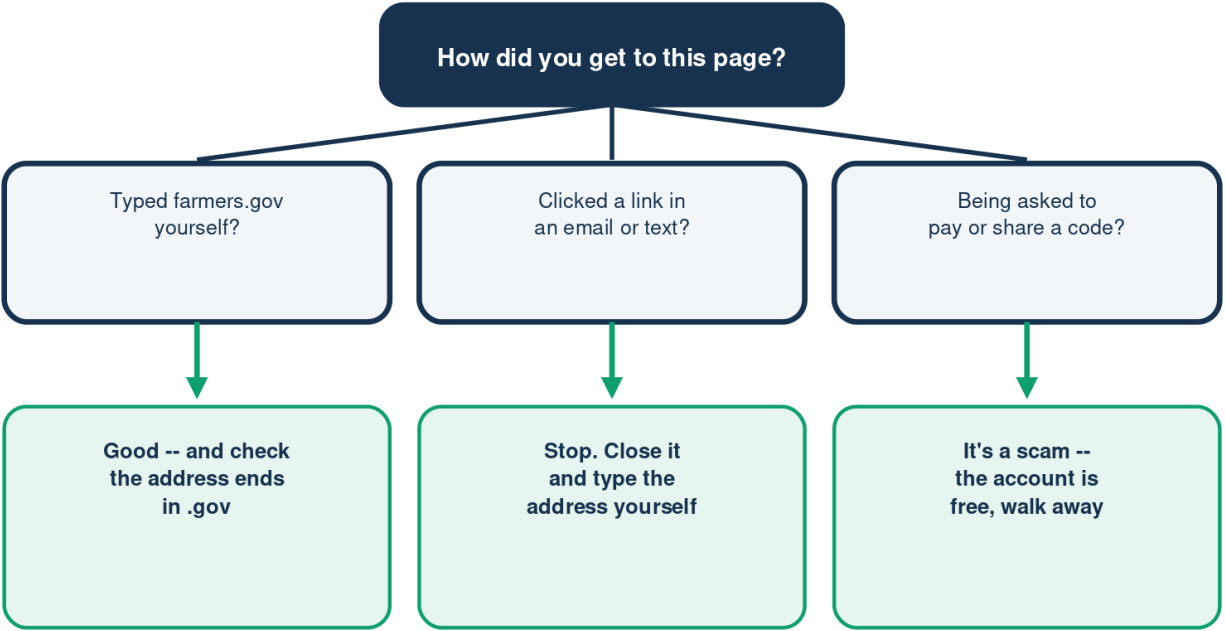
The safe order, start to finish



When a screen stumps you, call the local office or me.

Real Site, or a Fake?

Check before you type anything



No real office asks for your password or sign-in code -- ever.

Illustration - a schematic, not to scale. Your setup may differ.

Scam Signs to Watch For

If you see these, stop and back out

	The red flag	What's really going on
A link to sign in	In email or text	Likely a fake site
A fee to set up	To make the account	The account is free
Asked for a code	Your sign-in code	No office needs it
Not a .gov	.com or misspelled	Not the real USDA

Type farmers.gov yourself and most of these never reach you.



Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

BILL'S PROMISE

If you are not 100% happy with a visit, I will
make it right -- or refund it. No awkwardness,
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(330) 200-8042 · BillsHomeTech.com

Bill@BillsHomeTech.com · Mon–Sat 9:00 AM – 7:30 PM

— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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