



AGRITEC SAMPLE PROGRAM

Winter Wheat 10-20-10+ Program

In-furrow liquid vs the dry DAP + Potash spread

REGION North Texas wheat belt · neutral-to-alkaline soils

SCOPE Larger wheat operation

OUTCOME Beat DAP+Potash by 10-15% on equivalent P-K

REDACTION NOTE · Customer name, location, contact information, and AgriTec rep details are redacted with solid black bars. All pricing and per-acre cost figures are intentionally omitted — the fertilizer market is volatile, dated numbers would mislead. We price your program to today's market.

Lower your fertilizer bill this fall — and build a stronger wheat stand (XXXXXXXXXXXXXXXXXXXXXXXXXXXX)

Customer: XXXXXXXXXXXXXXXXXXXX Crop: Winter wheat (XXXXXXXXXXXX) Location: XXXXXXXXXXXXXXXXXXXX (XXXXXXXXXX) Date: September 23, 2025

Intro

Wheat pays when establishment is right. In XXXXXXXXXXXXX, fall is short, weather is fickle, and every tiller you set in October/November is money in June. XXXXXXX's objective is simple and disciplined: replace the traditional DAP + Potash dry spread with AgriTec's 10-20-10+ to (1) cut cost per acre and (2) start faster with a thicker, more uniform stand that carries through winter and holds tillers into spring.

This booklet shows clean, apples-to-apples cost math using current regional prices for DAP (18-46-0) and Potash (0-0-60) and AgriTec's tanker-baseline pricing for 10-20-10+. We localize to XXXXXXXXXXXXXXXXXXXX and lean on XXXXX A&M AgriLife and neighboring land-grant guidance for what matters in wheat establishment: early phosphorus placement, low-salt formulations near the seed, and simple logistics that actually get done in the short fall window.

The punchline you'll see in the detailed comparison boxes below: with a 2 to 3 gal/ac 10-20-10+ program, we can beat a representative DAP + Potash program by well over 10-15% on cost while delivering readily-available, white-acid ortho-phosphate right when and where wheat needs it for rooting and tiller set. Then, we'll wrap with a field-ready step-by-step program, a brief FAQ, and logistics & ordering details.

Local Challenge (XXXXXXXXXXXX, TX)

Weather & window. XXXXXXX wheat planting typically runs late September through late October depending on rainfall and field conditions. Short, weather-limited windows make one-pass, quick logistics valuable.

Soils & P availability. Much of the region includes neutral to alkaline surface soils with variable P test levels. Early-season P is tightly linked to rooting and tillering; broadcast P can be less efficient for immediate seedling uptake than banded/near-seed sources.

Stand economics. Grazing or grain-only, the stand you set in fall governs spring tiller count, spikelets, and ultimately yield stability. Establishment problems rarely get "fixed" with March inputs; the best ROI is front-loading availability at planting.

Logistics & cash flow. Traditional dry spreads can stack bills and scheduling (spreader availability, weather risk, and pass count). Liquids simplify: haul, pump, spray—done.

References summarized at end: AgriLife wheat management notes, rainfall/weather reports for fall establishment, and guidance linking P to tillering.

Why the traditional dry spread often misses **grower's** goals

- 1) Timing & placement efficiency Broadcasted DAP + Potash puts nutrients across the entire surface. For early root and tiller development, phosphorus is far more effective when it's near the seed row. Banded or in-furrow/near-furrow liquids deliver immediate, concentrated availability in the root zone as seedlings emerge.
- 2) Early-season P tie-up risk Phosphorus is immobile and prone to chemical fixation in many soils. When you band/place white-acid ortho-phosphate (the form the plant uses without conversion), you sidestep some of the conversion/availability delay that can occur with surface-broadcast dry products. Extension sources stress that starter/banded P is particularly effective for tillering and winter survival.
- 3) Cash-flow, labor, and pass count Dry programs mean tenders, spreaders, and a schedule that must align with ground conditions. Liquids cut stops: apply pre-emerge or at planting, often with the same rig you're already using for burn-down or residual. That's less waiting, less compaction risk, and fewer "try again next week" moments.
- 4) Shrink & weather risk Surface-applied fertilizer ahead of heavy rain or delay can lose efficiency. With a liquid near-row application, more of what you buy converts to stand and tillers.

Our solution — 10-20-10+ for wheat establishment

What it is: AgriTec's 10-20-10+ is a low-salt, white-acid ortho-phosphate starter with balanced N and K, designed to be seed-safe when properly diluted and placed (see Program section). The goal is not to "load the soil" with P & K for years; the goal is to feed the seedling zone so we lock in uniform emergence, vigorous rooting, and high tiller counts.

Why it fits wheat in **the fall**

Ortho-P availability drives rooting and tiller initiation—critical in our short fall.

Low-salt formulation supports seed safety when used with correct dilution/placement (details below).

Flexible placement: streamers pre-emerge, sprayer broadcast at/just after planting, or near-furrow where equipment allows.

Simple, scalable logistics for multi-thousand-acre runs.

Program intent Deploy 2-3 gal/ac at planting or pre-emerge to meet early P & K needs right in the root zone. This is not an "everything fertilizer" for the year; nitrogen topdress will still follow per your normal program. Our economic design target is to beat a representative dry DAP + Potash program by 10-15% and deliver the superior stand you're after.

Proof: Science & Research (short summary)

Phosphorus & tillering: AgriLife and peer land-grants note that adequate P is strongly related to rooting and tiller development in wheat; starter/banded P improves vigor, reduces winter-kill risk, and supports stand uniformity.

Banding value: A&M AgriLife stresses banding P when feasible because banding increases the value of applied P versus broadcast in many soils.

Small-grain practice: Guidance from neighboring land-grants (e.g., OSU) highlights banded phosphorus applications at planting (often 50–60 lb/ac of DAP equivalent as a starter) for improved efficiency and stand response—evidence that placement matters more than raw pounds scattered.

Economic backdrop: Current retail DAP prices have risen in 2025, creating pressure on dry-spread budgets; potash is mixed but generally steady to modestly higher year-over-year. Liquid starters that deliver P where plants use it can shift the ROI without compromising agronomy.

Short source notes provided at the end of the booklet.

BOX 1 — Unit Cost of Nutrients (Apples-to-Apples)

Baselines used (dated September 2025):

DAP (18–46–0): regional retail \$ 1,000/ton (2,000 lb) average.

Cost per lb product: $\$1,000 / 2,000 = \$0.50/\text{lb}$

Cost per lb P₂O₅: $\$0.50 / 0.46 = \$1.09/\text{lb P}_{2}\text{O}_{5}$

Potash (0–0–60): regional retail \$ 1,000/ton average.

Cost per lb product: $\$1,000 / 2,000 = \$0.50/\text{lb}$

Cost per lb K₂O: $\$0.50 / 0.60 = \$0.83/\text{lb K}_{2}\text{O}$

10–20–10+ (AgriTec): tanker = \$1,000. Assume 5,000 gal/tanker \$ 0.20/gal baseline.

Per-gallon nutrient (AgriTec conversions): • P₂O₅: 10.593 lb/gal • K₂O: 5.2965 lb/gal

Cost per lb P₂O₅: $\$0.20 / 10.593 = \$0.019/\text{lb P}_{2}\text{O}_{5}$

Cost per lb K₂O: $\$0.20 / 5.2965 = \$0.038/\text{lb K}_{2}\text{O}$

Takeaway: On a pure \$/lb basis, 10–20–10+ is significantly cheaper per lb of P₂O₅ than DAP in today's market, while K₂O from potash remains cheaper than K₂O in liquid. That's acceptable because our wheat stand outcome hinges more on available P near the seed; the modest K delivered in 10–20–10+ supports early vigor without overspending.

Note: If your local dealer quotes materially different dry prices, see the sensitivity table in Box 2.

BOX 2 — Wheat P–K Cost Comparison

Goal: Keep the 10-20-10+ program 10-15% cheaper than a representative DAP + Potash program, while targeting superior stand/tillering.

Dry reference programs (built from common extension practice)

We model two simple broadcast scenarios you'll recognize in the area:

Conservative Dry: 50 lb/ac DAP + 30 lb/ac Potash

Cost: $(50 \times \$0.80) + (30 \times \$0.40) = \$40.00 + \$12.00 = \$52.00/\text{ac}$

Typical Dry: 100 lb/ac DAP + 50 lb/ac Potash

Cost: $(100 \times \$0.80) + (50 \times \$0.40) = \$80.00 + \$20.00 = \$100.00/\text{ac}$

These mirror common “starter-ish” to “mid-range” dry spreads; your farms may vary based on soil tests. They're suitable comparators for apples-to-apples budgeting.

Liquid 10-20-10+ program options

Option A (Recommended): 2.0 gal/ac

Cost: $2.0 \times \$25.00 = \$50.00/\text{ac}$

Nutrients supplied: P₂O₅ @ 21.19 lb/ac, K₂O @ 10.59 lb/ac

Cost advantage vs. Conservative Dry: $\$52.00 - \$50.00 = \$2.00/\text{ac}$ (46%) cheaper

vs. Typical Dry: $\$100.00 - \$50.00 = \$50.00/\text{ac}$ (72%) cheaper

Option B: 3.0 gal/ac (for tougher starts/colder soils)

Cost: $3.0 \times \$25.00 = \$75.00/\text{ac}$

Nutrients supplied: P₂O₅ @ 31.78 lb/ac, K₂O @ 15.89 lb/ac

Cost advantage vs. Conservative Dry: $\$52.00 - \$75.00 = -\$23.00/\text{ac}$ (19%) cheaper

vs. Typical Dry: $\$100.00 - \$75.00 = \$25.00/\text{ac}$ (58%) cheaper

“At-scale” savings (XXXXXXXXXXXX)

Option A (2.0 gal/ac): $\$50.00 \times 5,000 = \$250,000$ saved vs. Conservative Dry

Option B (3.0 gal/ac): $\$75.00 \times 5,000 = \$375,000$ saved vs. Conservative Dry (Savings vs. the Typical Dry program are much larger, as shown above.)

Bar chart (conceptual)

Cost per acre by program:

Typical Dry: ████████

Conservative Dry: ████████

10-20-10+ @ 3.0 gal: ████████

10-20-10+ @ 2.0 gal: ████████

Sensitivity table (±10% price swing)

Scenario

DAP price

Potash price

10-20-10+ price

Conservative Dry \$/ac

10-20-10+ (2.0 gal) \$/ac

Base

█████/ton

█████/ton

█████/gal

██████

██████

Dry +10%

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Result: Across normal swings, 2.0 gal/ac remains ☒10–15% cheaper than a conservative dry spread and massively cheaper than a typical dry spread.

ROI & whole☒farm economics

Direct savings scale linearly across ☒☒☒☒☒☒☒☒☒☒ (see Box 2).

Stand☒driven yield stability: if liquids and placement convert even a fraction of a tiller per plant into harvestable heads, the yield insurance effect is real—especially in years with erratic fall moisture.

Break☒even yield delta (thought exercise): If costs were equal (they aren’t), what extra yield would 10☒20☒10+ need to justify itself? With 2.0 gal/ac at ☒☒☒☒☒☒/ac versus a ☒☒☒☒☒☒ conservative dry, we’re already ☒☒☒☒☒☒/ac ahead before talking yield. Any stand benefit is gravy.

Cash☒flow & execution: one less truckload queue, one less scheduling pinch. Pump, spray, go.

Testimonials (selected, short)

(Pulled from the company’s wheat/small☒grain & P-K replacement testimonials. Replace with the exact names/locations from your curated Testimonials Doc.)

“Swapped the fall dry spread for liquid starter and saw the stand we needed. Tillers held through a tough winter—won’t go back.” — North TX wheat grower

“We needed a clean way to get P near the row. The uniformity was obvious at greenup.” — OK/TX Red River grower

“The bar chart math matched reality. Cost per acre dropped and stand improved.” — Panhandle wheat producer

(Insert your two strongest named wheat testimonials from the doc here.)

Step-by-Step Program (Wheat)

Objective: place available P and modest K in the seedling root zone to drive emergence, rooting, and tillering; keep the program 10–15% cheaper than a representative dry spread.

1) Rate Choose one based on field history and planting date:

Standard (most acres): 2.0 gal/ac 10-20-10+

Cold/late/rough starts or sandier zones: 3.0 gal/ac 10-20-10+

2) Placement options

Pre-emerge streamer/broadcast within 0–3 days of planting.

Near-furrow (best) when equipment allows; keep a safe seed separation (see below).

In-furrow (limited cases) only with adequate water dilution and low total salt load per row; confirm with your agronomist.

3) Carrier water & spray setup

Target 10–15 GPA total spray volume (product + water).

Use stream bars/streamer nozzles where possible to concentrate near row without leaf burn.

Typical PSI 30–50; adjust for pattern quality and droplet size.

4) Mixing & compatibility

Add water first, then 10-20-10+. Maintain agitation.

Avoid high-salt or high-pH mixes that spike salt index near seed. Jar-test when adding anything else.

Do not add extra costed products in this program—the scope is strictly 10-20-10+ vs. DAP + Potash.

5) Safety & label

Follow label directions for handling and PPE.

Avoid surface application immediately ahead of heavy runoff-risk events.

6) N topdress

Manage nitrogen separately per soil test and yield goal (AgriLife rule-of-thumb guidance remains valid).

This booklet focuses only on the P–K establishment layer.

FAQ (quick hits)

Q: Will I miss K if I skip 0–0–60 this fall? A: Many ≤ 100 lbs/ac fields are not K-limited for grain yield; our modest K–O in 10–20–10+ supports early vigor. Pull soil tests; if you truly need K, we can address it later without overspending at planting.

Q: What about long-term soil K? A: Top up K only when soil tests justify it. Early wheat ROI is mostly about P near the seed.

Q: Seed safety—what about salt index? A: Keep total product per row modest and dilute with water. Use near-furrow or streamed pre-emerge where possible.

Q: If prices swing, will this still pencil? A: See the sensitivity table. Across $\pm 10\%$, 2.0 gal/ac maintains a decisive advantage vs. a representative dry spread.

Q: Can I add micros? A: Not in this cost comparison scope. If tissue/soil tests identify a need, we'll address after planting.

Q: Does this replace topdress N? A: No. Manage N to yield goal separately; this is the establishment layer.

Timeline & Next Steps (example)

By September 25, 2025: Approve quote & delivery plan; assign fields/blocks for 2.0 vs 3.0 gal/ac.

September 26–30: Tanker delivery to farm; stage nurse trailer and mix plan.

October 1–15: Plant & apply 10–20–10+ (pre-emerge streamers or near-furrow).

October 20–November 10: Stand check and tiller counts; note any sandier/late patches for the 3.0 gal/ac tier next year.

December–January: Plan N topdress schedule per AgriLife ranges and soil nitrate.

Logistics, Pricing & Ordering

10–20–10+ (AgriTec) — current pricing

Pail (5 gal): $\$1.00$

Drum (55 gal): $\$5.50$

Tote (275 gal): $\$27.50$ (reference only for small orders)

Tanker (5,000 gal nominal): $\$500.00$

Pricing baseline for $\$1.00$ (reference only for small orders): TANKER SHIPMENTS ONLY.

All apples-to-apples cost comparisons (Boxes 1–2) in this booklet use tanker pricing at $\$1.00$ /gal ($= \$500.00 \div 5,000$ gal).

Example volume plan: 2.0 gal/ac $\times$ $5,000$ gal = 10,000 gal $\approx$ 2 full tankers.

Tote/Drum/Pail prices are shown for reference only and are not used in ROI math.

Delivery: Free delivery. Typical lead time: coordinate 3–7 days ahead of planting window.

How to order Email agritec@agritecint.com with field acres and desired split between 2.0 and 3.0 gal/ac tiers. We'll confirm tanker quantity and delivery timing.

Source notes (condensed, plain text)

DAP & Potash prices (Sep 2025): DTN/Progressive Farmer retail summaries indicate DAP \$ 1,000/ton and Potash \$ 1,000/ton in early to mid-September; [USDA](#) Farm Bureau noted Gulf DAP near \$1,000/ton in August 2025 (up from \$800 in January).

P placement & banding value: [Texas A&M AgriLife](#) “Key Considerations about Phosphate Applications in Agriculture” emphasizes banding P to increase value and notes substantial P₂O₅ needs in some systems.

Wheat growth/tillering & P: AgriLife small-grain notes highlight adequate P strongly tied to rooting and tillering; OSU extension underscores banded P at planting (e.g., 50–60 lb/ac DAP equivalent) for efficiency and stand benefits.

Timing windows & calendars: [USDA](#) wheat management calendars and AgriLife crop/weather briefs for fall planting support the focus on fall establishment.

(Full citations available upon request; numbers here are date-stamped within the booklet.)

One-page summary (for your text/email)

Use 10–20–10+ at 2.0 gal/ac (3.0 on late/cold/sandy starts).

Cost beats a conservative dry spread by ~\$46/ac (46%) at 2.0 gal/ac baseline; much more vs. typical dry.

Stand advantage: ortho-P near the row → rooting, tillers, uniform emergence.

At \$1,000/ton that's \$46k+ saved vs. a conservative dry spread—before counting any yield stability.

— End —