



Accepting SNAP Bridge Cards at Michigan Farmers Markets



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We also thank the 159 farmers markets across Michigan that accept Supplemental Nutrition Assistance Program (SNAP) benefits; by working with and for you, we are able to share with other markets how to make this work successful.

Preface

The Michigan Farmers Market Association, a group that believes everyone should have access to healthy, locally produced food, first compiled this resource in 2009 for managers and organizers of Michigan farmers markets. Based on collective experiences, it has been revised regularly to reflect our growing expertise with food assistance programs at farmers markets.

The *Michigan Farmers Market Association (MIFMA)* helps members network, share resources and collaborate to increase access to healthy, locally produced foods at farmers markets. Our focus is on increasing access for consumers who are eligible for food assistance programs, such as the *Supplemental Nutrition Assistance Program (SNAP)*, *Double Up Food Bucks*, the *Farmers Market Nutrition Program (FMNP)*, the *Senior FMNP*, *Hoophouses for Health*, *Prescription for Health* and similar programs. In Michigan, the *FMNP* is known as *Project FRESH* and *Senior FMNP* is referred to as *Senior Project FRESH/Market FRESH*.

In 2006, only three of Michigan's 150 farmers markets were authorized to accept SNAP. The following year, MIFMA formed a partnership with an eight-member coalition that aimed to increase the number of farmers markets that accept SNAP benefits. Through the work of the then titled Food Assistance Partnership, the number of farmers markets accepting SNAP rose from 11 markets in 2007 to approximately 130 in 2013. Likewise, the value of SNAP benefits redeemed at Michigan farmers markets rose from \$15,833 in 2007 to approximately \$1 million in 2013.

MIFMA continues to work in partnership with many individuals and organizations across the state and country to increase food access through farmers markets. MIFMA leads efforts in Michigan to increase the number of farmers markets accepting food assistance benefits and has helped grow that capacity to have more than 155 farmers markets accepting SNAP and more than \$1.2 million in SNAP benefits redeemed at Michigan farmers markets in 2015.

MIFMA is proud of its success in expanding acceptance of food assistance benefits at Michigan's farmers markets. Michigan currently leads the Midwest in these efforts and ranks fourth nationally in both the number of farmers markets that accept SNAP benefits and the dollar value of SNAP redeemed at farmers markets annually¹.

MIFMA supports market managers and organizers in their efforts to welcome food assistance recipients to their markets. By increasing the number of participating farmers markets, we work to strengthen our local economies and improve access to fresh food for all Michigan families.

¹ United States Department of Agriculture Food and Nutrition Service (2015) FY 2015 FM-DF Redemptions & Store Counts by RO-ST Redacted. Provided 12-14-2015.



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Jacob Wants a Peach

Monique was running late from work to pick up her son, Jacob, from the Head Start program. Her supervisor had been explaining a special training program coming up that would enable Monique to be promoted to a better-paying position. As a single mom, Monique has to do all she can to support herself and her young child.



As she strapped Jacob into his car seat, he began to cry. "Honey, what's wrong?" the young mom asked her cranky three-year old. "I want a peach!" Jacob wailed, his eyes filling with tears. "Okay, Jake, okay. We'll go to the farmers market and get you some peaches right now," Monique declared, wiping away his tears.

Monique and Jacob are regular customers at their neighborhood farmers market. Monique likes the fresh fruit and vegetables she can buy at the market with her SNAP Bridge card, and Jake likes the hustle and bustle of the people at the market, along with the peaches.

Monique and Jake are soon parked in the market parking lot, and off they go to buy some SNAP Bridge card tokens. Monique hands her SNAP Bridge card over to Sue, the market volunteer. "I'd like to get \$10 worth of tokens today," Monique tells her. Sue swipes the card through the market's wireless point-of-sale device, punches some buttons, and soon turns the machine around to face Monique. "Enter your PIN, please," Sue asks Monique. A few more button pushes, and the transaction is complete. The little machine spits out a paper receipt that shows the \$10 purchase, along with the balance Monique has remaining in her SNAP Bridge card account. The market keeps this receipt. Sue then prints a second copy of the receipt and passes it over to Monique, along with ten wooden coins, each worth \$1. All of the vendors at Monique's market accept these tokens for the purchase of any eligible foods.

Monique and Jacob take their tokens and then move on to the vendor stall, where there are peaches heaped in baskets at the front of his table. "One basket of peaches, please," Monique tells Harold.

"That will be \$4," Harold replies, and Monique then hands him four of her \$1 tokens. The peaches go into Monique's shopping bag, all but the one that she hands to Jacob, who responds with a broad smile as he sets to work consuming his juicy, delicious prize.

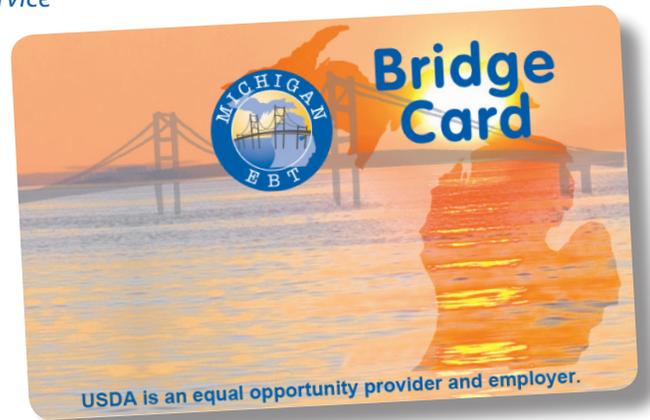


Introduction to the Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program, or SNAP, is a federal nutrition assistance program administered by the *United States Department of Agriculture Food and Nutrition Service (USDA FNS)*. Based on participants' incomes and family sizes, SNAP provides participants with monthly benefits to purchase approved food items; it is the nation's largest nutrition assistance program. Low-income households are able to use their monthly SNAP benefits to shop for food items at authorized outlets, including farmers markets.

Food Assistance Goes Electronic

The days of the paper food stamps are long gone. SNAP benefits are distributed through an *Electronic Benefits Transfer (EBT)* system that uses plastic cards that work like debit cards. When a shopper uses the card to purchase food, funds are transferred electronically from the shopper's SNAP account to the retailer's account. Because Michigan's *EBT* card features an image of the Mackinac Bridge, the card is commonly called the *Bridge card*. In Michigan, the *Department of Health and Human Services (DHHS)* administers SNAP and refers to it as the *Food Assistance Program (FAP)*.



Becoming an Authorized Retailer: The Path for Farmers Markets

Most people know that grocery stores and convenience stores are able to accept the SNAP Bridge card for food purchases. What you should know is that farmers markets can also accept SNAP benefits as a form of payment for foods purchased at the market.

To accept SNAP benefits, a market must submit an application to FNS to become an "authorized retailer." To qualify, markets must meet minimum criteria for the types and amounts of food products they sell. Retailers can be authorized to accept SNAP if:

1. They offer a minimum of 3 items for sale in all of the following categories: breads or grains; dairy; fruits and vegetables; and meat, poultry and fish.
2. At least 50% of their total retail sales come from food items in any of the categories listed above.

The application a market submits to FNS for authorization to accept SNAP benefits will ask questions to determine if a market meets one or the other of these qualifications. Most farmers markets qualify under the second pathway.

In addition to these minimum qualifications for a retailer, only certain types of foods can be purchased using SNAP benefits.

Approved food items include:

- Food or food products for human use such as breads, meat, dairy products, cereals, seeds, fruit, and vegetables
- Plants or seeds for use in a home garden to produce food for personal use such as tomato plants

SNAP benefits cannot be used to purchase:

- Beer, wine, or liquor
- Cigarettes or tobacco
- Any nonfood items, such as pet foods, soaps, paper products
- Vitamins and medicines
- Hot foods or food that is meant to be eaten at the time and place of purchase



Why Should You Accept SNAP at Your Farmers Market?

When you accept SNAP benefits at your farmers market, you help your vendors and your customers. Helping your vendors and your customers strengthens your market.

Vendors Gain Sales

Markets that accept food assistance benefits can see an across-the-board increase in vendor sales. In Michigan, more than 1.5 million people received SNAP benefits in December 2015, spending 182 million dollars on eligible food items that month alone². Total annual SNAP expenditures in 2015 for the state of Michigan exceeded 2.3 billion dollars³. But SNAP dollars can be spent only at authorized retail outlets. By becoming an authorized retail outlet, you make it possible to welcome these dollars into your market. A SNAP program that brings additional revenue into the market may help you recruit and retain vendors. Initiating and supporting programs that increase vendor sales demonstrate a market's dedication to improving the viability of its vendors.

"We are thrilled to offer this service to shoppers. Its a winning opportunity for vendors too."
- Carol Moody, Mt. Pleasant Farmers Market

Customers Gain Access

Accepting food assistance benefits also helps consumers, particularly those who struggle with food insecurity. Farmers markets can be an important source of nutritious foods for families, especially in food insecure areas, where full-service grocery stores are not available.

Providing SNAP clients with a venue to purchase healthy, locally produced foods and to interact with the people who produced that food is a valuable service to your community. Personal interactions with producers allow consumers to ask questions about selection, preparation and storage of fresh goods. It also helps to develop healthy and conscientious consumers.

Is This Something You Want to Do?

As a market manager or organizer, you know how much work goes into creating a successful farmers market. Every task, from collecting stall fees to conflict resolution, requires time, energy and money. Accepting food assistance benefits at your farmers market is no different. It is important that you give careful consideration before your market enters into this commitment. Please read the entire manual before you get started, so you have a clear understanding of the process from start to finish.

This resource manual guides you through the process of deciding if accepting SNAP is right for your market. It will help you understand the resources needed to accept food assistance benefits and to gauge whether your market has the time, energy and capital necessary to make the program successful.

Before starting this process, consider the following:

- The process of setting up SNAP acceptance at your market will take time. Who can spearhead this effort at your market? Market managers are often overloaded and may not be able to handle additional duties. Are there other staff or volunteers who can take on this responsibility?

² Department of Human Services (2015) Green Book Report of Key Program Statistics: December 2015 (pp. 4-7). Retrieved from https://www.michigan.gov/documents/mdh-hs/2015_12_GreenBook_512259_7.pdf

³ United States Department of Agriculture Food and Nutrition Service (2015) Supplemental Nutrition Assistance Program Benefits. Retrieved from [http://www.fns.usda.gov/pd/17SNAPfyBEN\\$.htm](http://www.fns.usda.gov/pd/17SNAPfyBEN$.htm)



- There will be many ongoing duties associated with running the program on a day-to-day basis. Does your market have staff or volunteers that can devote at least several hours each week to these duties?
- Participating markets need financial resources to purchase alternative redemption systems (tokens or paper scrip) and other materials and equipment. Can your market cover these costs? Where will the market gain the financial resources necessary to incorporate this program into its operation?
- What is the organizational capacity of your market? Do you have the ability to keep good records and reimburse vendors on a timely basis? If not, are there other organizations that would be interested in partnering with you to undertake these activities?

If your farmers market is already thriving and has the organizational capacity to make things run smoothly, then adding a food assistance program is probably a good fit for your market. However, if your market is currently struggling with aspects of market development, like vendor recruitment and retention, consumer outreach and financial support, now may not be the best time for you to take on the SNAP program. Your energy and resources are probably better spent developing a stronger, more stable market, with the goal of becoming an authorized SNAP retailer in the near future.

How to Use this Resource Manual

This resource manual will help you decide if your market should accept food assistance benefits. If you decide to become an authorized SNAP retailer, it will assist you in implementing this food assistance program.

This guide is divided into sections. The first section explains the steps you will need to take to develop a SNAP program at your farmers market. The remainder of the manual is devoted to topics relevant to the maintenance and improvement of your SNAP program, such as working with vendors, covering the costs associated with the program, recordkeeping, working with volunteers, and promotion and outreach.

After reading this manual, you will probably still have questions. That's why we've included a list of organizations that can provide you with more information – see the lists of contacts at the end of this manual. There's also a resource list at the end that identifies further sources of information, as well as a glossary that covers useful terms, programs and acronyms.

Finally, this resource has evolved through the years as the result of the collective experiences of many of the Michigan farmers market managers who are members of MIFMA. Our aim is to enable more markets to accept food assistance benefits. If we have left out information that you think is useful, join the conversation – please let us know, so we can include your expertise in the next version of this document. You can contact MIFMA by phone at 517-432-3381 or through our website at www.mifma.org.





Setting Up a SNAP Bridge Card Redemption Program at Your Market

First Things First: How Will You Set Up Your SNAP Program?

To start a SNAP program at your market, you'll need answers to these questions:

- Who will be responsible for administering the program?
- Which system will customers use to redeem their benefits at the market?

These two issues are intimately related. The resources and unique conditions at each market will determine the most appropriate arrangements for that market. Once you answer these two questions, it will be clear who should submit the application for authorization to the FNS. As the prevalence of Double Up Food Bucks, a SNAP incentive program, grows across Michigan, you may also want to consider how this incentive program would be implemented when organizing your SNAP program.

Step 1: Designating a Responsible Party

The first step in developing a SNAP redemption program at your market is determining who will be responsible for the administration of the program. Since the responsible party will be legally responsible for the appropriate handling of SNAP funds and may be required to submit his/her Social Security number with the FNS application, this decision is a serious one.

FNS has clear, but strict, expectations of retailers who accept SNAP benefits. The responsible party must enforce FNS rules and regulations and keep specific records in case there is an audit of the SNAP program. If an error does occur, authorization to accept SNAP benefits can be revoked, and your market could be penalized if the error is found to be the result of intentional misconduct or negligence. In general, it is understood that unintentional errors occur, and if proper steps are taken to correct the situation and prevent it from happening again, penalties can be avoided.

Because of the level of responsibility associated with this role, you should carefully consider who will be designated the responsible party for your SNAP program.

Here, we describe three models for administering the SNAP program at farmers markets, each with different implications as to who is ultimately responsible to FNS: 1) Individual Vendor Model; 2) Farmers Market Central Terminal Model; and 3) Partnership Organization Model. A wide variety of Michigan farmers markets use these models to organize their SNAP programs. We also provide specific examples of Michigan markets using these models.

As you read the descriptions and explanations, you can think about which model will best suit your situation.





Individual Vendor Model

Example: Flint Farmers' Market

At the Flint Farmers' Market, individual vendors who sell eligible food products are authorized to accept SNAP by FNS. Each individual vendor uses his/her own *point-of-sale device (POSD)* and is therefore able to conduct transactions directly with SNAP consumers. Flint originally adopted this model because the market did not have staff consistently available during all market hours to complete SNAP transactions.

This model for administering SNAP programs at farmers markets allows the responsibility to reside with individual vendors at the market. Vendors who sell eligible food products at a farmers market complete their own applications to become approved retailers by USDA FNS. Once authorized, the vendors can then obtain their own POSDs and carry out transactions directly with SNAP clients.

This individual vendor model allows SNAP users to skip the step involving a central POSD and an *alternative redemption system*. Instead, SNAP consumers present their SNAP Bridge cards directly to vendors and complete their purchases directly with them. This system also allows payments to be made directly to vendors instead of through the market, thus absolving the market of responsibility for reimbursing vendors for their SNAP sales.

Vendors like this system because the federal funds go directly into vendors' bank accounts within 48 hours of the transactions being processed. However, under this system, vendors must also take on becoming authorized by FNS, bear the cost of obtaining POSDs and pay any bank processing fees.

Farmers Market Central Terminal Model

Example: Downtown Marquette Farmers Market

The Downtown Marquette Farmers Market is organized by the Marquette Downtown Development Authority (DDA). At this market, the market manager is responsible for the SNAP Bridge card program and facilitates the program by completing SNAP Bridge card transactions at the Market Manager Booth.

The decision-making body of the market, the DDA in this case, takes responsibility for managing the federal funds needed to reimburse vendors for their SNAP Bridge card sales. Federal funds from the SNAP program are deposited into a bank account held by the DDA. The DDA writes reimbursement checks from this account to participating vendors at the end of every month.

With this model, the responsibility for creating and managing the SNAP program lies with the decision-making body of the farmers market. The market facilitates SNAP Bridge card transactions using one central POSD and is responsible for reimbursing vendors with the federal funds obtained from those transactions. If a central terminal model is to be used at the market to accept SNAP benefits, FNS expects the decision-making body of the farmers market to apply for authorization on behalf of the farmers market. The decision-making body of the farmers market may be the sponsoring organization, the employer of the farmers market manager, or the board of directors that manages the market.





Once FNS approves the application, the market becomes an authorized retailer. You will receive a seven-digit authorization number and SNAP permit from FNS. This authorization allows the market to accept SNAP Bridge cards on behalf of any vendor at the market who sells approved food items.

To implement this administrative model, the market needs one POSD and an alternative redemption system. A single, centrally-located POSD is used to swipe the customers' SNAP Bridge cards, thus drawing funds from their SNAP accounts when they make purchases at the market and depositing those funds into the market's designated bank account. The funds deposited into the market's bank account will be used by the market to reimburse individual vendors for their SNAP sales.

An alternative redemption system like tokens or paper scrip is used to keep track of vendors' SNAP sales. At the end of the market day, vendors turn in to the market manager the tokens they have collected from customers. The market manager issues a receipt to each vendor for his/her redeemed tokens. The alternative redemption system allows market managers to tally the reimbursements due to vendors for their SNAP sales. [POSDs and alternative redemption systems are described in detail later in this document.]

Partnership Organization Model

Example: Downtown Ypsilanti Farmer's Market

The Downtown Ypsilanti Farmers' Market began as a partnership between four different entities: the Washtenaw County Public Health Department, the Ypsilanti Food Co-op, Michigan State University Extension, and Growing Hope, a non-profit organization in the community. Each partner played an important role in the market, including Growing Hope, which was responsible for managing the day-to-day operations of the market, while the Ypsilanti Food Co-op was responsible for managing the food assistance programs at the market.

When the market first began, the Ypsilanti Food Co-op was the FNS authorized retailer for the market and operated one wireless POSD at the market to benefit all of the participating vendors. The Co-op's bank account received the federal funds obtained through Bridge card sales at the market, and the Co-op reimbursed the vendors at the end of every month.

Although management of the market and the food assistance programs operating there now both fall under Growing Hope, this Partnership Organization Model worked well for the market for many years.

Notice that this model also uses one central POSD and an alternative redemption system to conduct SNAP transactions, but a partner organization receives the federal funds and is responsible for reimbursing the vendors. The



process is identical to that of the Downtown Marquette Farmers Market described above as an example of the Farmers Market Central Terminal Model. The only difference is that a partner organization is responsible for reimbursing the vendors, and as such, responsibility for the program with FNS lies with a partner organization instead of with the decision-making body of the farmers market.

This partnership organization model is useful in situations where the market is associated with or works closely with another community organization. If the community organization is strongly committed to food access issues or to serving SNAP-eligible populations, they may be willing to administer the SNAP program on behalf of the farmers market.



In this model, the partner organization applies for authorized status from FNS and obtains a POSD that is used for accepting Bridge cards at the market. Federal SNAP funds are deposited into a bank account held by the partner organization. The partner organization is responsible for reimbursing vendors for their Bridge card sales. As with the Farmers Market Central Terminal model, an alternative redemption system (tokens or paper scrip) is used to track the value of SNAP sales from individual vendors so that the partner organization can distribute reimbursements to the vendors from the funds they received from the Bridge card transaction.

If your organization manages multiple farmers markets, do you have to complete a “Supplemental Nutrition Assistance Program Application for Stores” for each market?

Yes. An FNS authorization number is assigned when the market’s “Supplemental Nutrition Assistance Program Application for Farmers Markets” is approved. Each farmers market location must have its own FNS authorization number, and therefore, an application must be submitted for each new farmers market location where SNAP benefits will be accepted.

Step 2: Completing the FNS Application

After deciding to implement SNAP acceptance at your farmers market, the next step is to apply to the FNS for authorization to accept SNAP benefits. Based on your decision about who will be responsible for the SNAP program at your farmers market, either the individual farmers, the decision-making body of the farmers market, or the partner organization that will be implementing the program will complete the application.

Once you submit your application and it is approved, you will receive an official seven digit FNS authorization number and permit to accept SNAP benefits in exchange for qualifying products. Purchases by SNAP users authorize the transfer of their government benefits from a federal account to a retailer’s account as payment for their purchases.

As an authorized retailer, you are responsible for ensuring that products sold to SNAP users qualify as allowable purchases. Selling products that are not permitted under SNAP regulations, such as hot prepared foods, can result in penalties, including loss of FNS authorization. This penalty applies to individual vendors and to markets accepting benefits on behalf of their vendors. In the case of the latter, it remains true if only a single vendor is found in violation. For this reason, it is very important that you train individual vendors about proper procedures and SNAP benefit redemption rules and create SNAP procedures that are clearly explained in your market policy.

FNS recommends that you complete the application to become an authorized SNAP retailer online at www.fns.usda.gov/snap/retailers-0. In order to complete the application online, you will first need to designate a username and password. Once you receive a confirmation email that your account has been created, you can return to the link above to log in and begin completing the application. Please note that you do not need additional USDA account authorization to complete this application; you only need a username and password.

In addition to submitting the online application, you must also mail a paper copy of the completed application with any supporting documentation by post. Supporting documents include a business license (if applicable) and photo identification.

The next section of this resource manual explains the application process and timeline.



Completing the FNS Application

There are two applications for retailers:

1. Supplemental Nutrition Assistance Program Application for Stores – Individual farmers should complete this application
2. Supplemental Nutrition Assistance Program Application for Farmers Markets – Decision-making bodies of farmers markets or partner organizations applying to accept SNAP on behalf of 2 or more vendors at a farmers market should complete this application

FNS provides step-by-step instructions to complete the online farmers markets SNAP authorization application online at www.fns.usda.gov/ebt/snap-and-farmers-markets. Below is additional guidance on how to answer some of the questions on the application.

Question: Ownership Type

This question asks you to indicate your market's "type of ownership." You are given seven choices: Privately Held Corporation, Publicly Owned Corporation, Sole Proprietorship, Partnership, Limited Liability Company, Nonprofit Cooperative, and Government Owned. You may find that your farmers market does not seem to fit into any of these categories.

To answer this question, you should select the type that applies most closely to your farmers market. Here are the definitions of the ownership types:

- **Privately Held Corporation:** a corporation owned by a few people for which shares have no public market.
- **Publicly Owned Corporation:** a private company that has a class of shares traded in the public market.
- **Sole Proprietorship:** a business or financial venture that is carried on by a single person and is not a trust or corporation. A sole proprietor (sole owner) has unlimited liability.
- **Partnership:** a form of business organization created by an agreement between two or more persons who contribute capital and/or their services to the organization.
- **Limited Liability Company (LLC):** a business form that provides limited personal liability, as a corporation does. Owners, who are called members, can be other corporations.
- **Nonprofit Organization:** an organization that conducts business for the benefits of the general public and is therefore granted tax-exempt status by the Internal Revenue Service (IRS)
If you are a nonprofit organization, documentation of nonprofit status must be submitted with the application (i.e. IRS exemption letter or Articles of Incorporation for a Domestic Non-Profit Corporation).
- **Government Owned:** a government owned and operated facility for the purpose of providing some goods or service to citizens. This includes city, town, county or municipal ownership.

"We were very happy to be able to offer this assistance this year and although our numbers weren't huge, the people who participated were very happy with the program and with us offering it. I'm very hopeful that next year the numbers increase as people become more aware that we are offering it."
- Kim McKay, Rockford Farmers Market

Most farmers markets are either government owned (municipal, town, county), managed by a nonprofit, or sole proprietorships. Sole proprietorships include a loosely connected group of vendors in which there is no legal association but for which a single market manager is taking responsibility for the group.



Question: Responsible Official Information

If there is a governing board of some sort for your market, is it sufficient to provide information about its officers rather than about each board member?

Yes. Provide information for at least one of the officers. If there are no officers or board members, provide information for the market manager.

Is someone required to provide photo identification and their Social Security number?

Unless a market is managed by a nonprofit or a unit of government, someone with the farmers market must provide photo identification and their Social Security number. Whether they are an officer, board member or a market manager, photo identification and documentation of Social Security number must be provided to FNS for the individual responsible for the operation of the SNAP program at the farmers market. Markets managed by a nonprofit or a unit of government will be asked instead to provide the Employer Identification Number (EIN) as an alternative to providing a Social Security number.

Question: Retail Sales

Can I estimate my market's retail sales? If so, how do I estimate my market's annual sales?

Yes, if you do not track vendor sales at your market, you can enter an estimate for this question. There are multiple ways to estimate your annual retail sales. For a farmers market with multiple vendors, one of the most accurate ways to estimate annual retail sales is to ask all of your vendors to estimate how much they sell in a month (in dollars), then multiply their estimates by the number of months your market is open. Add all the vendor estimates to calculate your annual retail sales.



Supporting Materials to Submit with the Application

To ensure timely processing of your FNS application, fill out the online application form completely and correctly. Next, print the application and have it signed by the representative(s) listed on the application. We recommend keeping a copy of the application in case of any loss or damage during the mailing process. You will need to mail all of the required supporting documents to FNS. Make sure the documents are clear and readable copies.

Along with the application, supporting documents help FNS staff understand who you are and therefore will assist in faster processing of your application. Submit the following materials with your application:

- **Document Cover Sheet** generated from the online application
- **Certification and Signature Statement** generated from the online application and signed by a *Responsible Official*
- **Copies of photo identification for all owners, partners, officers and Responsible Officials** listed on the application.⁴ Photocopies of driver's licenses or Michigan state IDs will fulfill this requirement.
- **Social Security Number verification** for all owners, partners, officers and *Responsible Officials* listed on the application, and in community property states for spouses, must be provided unless your market is managed by either a nonprofit or a unit of government. Photocopies of Social Security cards will fulfill this requirement.
- **Copy of one current license required to operate your business in your name.** Copies of a health permit, food inspection permit, sales tax permit, seller's permit, lottery license, or beer or wine license can all be accepted. *This may not pertain to most farmers markets. Some municipalities will issue a license to operate a market while others do not; there is no license required by the Michigan state government to operate a farmers market. If you have a local business operator's/seller's/or vendor's license, you may submit that with your application. If you do not have a local permit, provide a statement that no local permit is required and that is why you are not submitting one.*
- If owned by a nonprofit organization, **copy of IRS 501(c)(3) determination letter.**
- If your market is sponsored by a unit of government, **an official letter declaring the governmental unit as the market owner** is also requested. For example, if the market is managed by a township, a letter on township letterhead acknowledging that the township manages the farmers market signed by the township supervisor would be appropriate.

Keep in mind that FNS processes thousands of retail store applications each year. They receive only a small number of applications from farmers markets to become SNAP retailers. In 2015, FNS reported that more than 6,500 of their authorized SNAP retailers were classified as farmers markets or direct marketing farmers⁵, accounting for only 2.5% of total authorized retailers nationwide⁶.

FNS wants to process applications from farmers markets as quickly as possible. During the application process, you may be asked to provide additional documentation as needed. Failure to comply with any request for information may result in the denial of your application. Incomplete applications will not be processed, delaying the review of your market's application and authorization to accept SNAP benefits.

⁴ If the farmers market is located in a community property state (i.e. Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, State of Washington, or Wisconsin), you must also include a copy of photo ID for your spouse.

⁵ United States Department of Agriculture Food and Nutrition Service (2015) SNAP at your Farmers Market presentation. Delivered at the Michigan Farmers Market Conference on March 9, 2016.

⁶ United States Department of Agriculture Food and Nutrition Service (2014) SNAP Retailer Locator Retrieved from <http://www.fns.usda.gov/snap/retailerlocator>.



I've Submitted My Application: Now What Happens?

Once you submit the application to FNS for authorization to accept SNAP and all additional documents, FNS has up to 45 days to approve or deny your application for a SNAP permit. A FNS representative may contact you with additional questions or visit your market to make sure it is eligible to participate. If your application is accepted, you can begin implementing a SNAP program at your farmers market as soon as you receive your acceptance letter and/or email from FNS.

If your application is denied because your farmers market does not meet the eligibility criteria, you must wait six months before you can submit a new application.

If you are approved by FNS and the information you submitted on your application changes, you can update the information by contacting the FNS Regional Field Office closest to your market. You will need to provide them with your FNS number so that they can attribute the changes to your permit. To reach the FNS Farmers Market Helpline, call 312-353-6609.

Step 3: Obtaining a Point-of-Sale Device (POSD)

As a FNS authorized retailer, the most important piece of equipment you will need is a POSD. A POSD is a small machine that has a keypad and through which you can slide an EBT, credit, or debit card. EBT technology makes it possible for funds to be transferred electronically from the federal government to the bank accounts of authorized retailers per the request of the clients receiving benefits. All authorized retailers need to have a checking account for funds to be transferred to.

Like a debit card, a SNAP Bridge card calls for a certain amount of funds to be transferred electronically from one financial institution to another. A POSD is necessary to read the SNAP Bridge card and to allow the customer to input their Personal Identification Number (PIN) to authorize the payment. The POSD will confirm that the client has the funds in his/her account to cover the total sale amount and then will transfer the money to the account associated with the machine, for example, the checking account for the farmers market.

Funds are transferred within 48 hours from the federal government to the responsible party's account (72 hours if a banking holiday interferes). You should not worry that the client doesn't have sufficient funds to cover his or her transaction because the POSD machine will deny the transaction if that is the case. The machine prints a receipt that shows the denial, along with the client's actual account balance.





How Does a Farmers Market Obtain a Point-of-Sale Device?

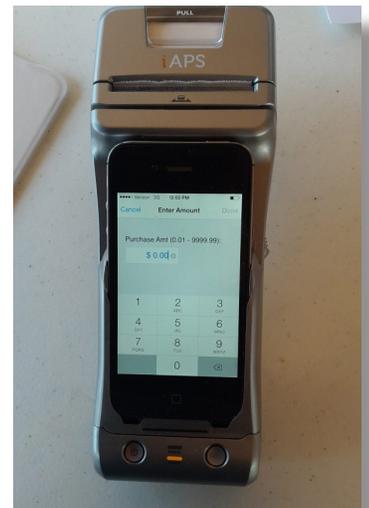
The information in this section helps you determine what kind of POSD is best for your farmers market. The State of Michigan has a contract with a company to provide a free, hard-wired POSDs to all farmers markets and direct-marketing farmers authorized to accept SNAP. If your farmers market is equipped with both electricity and a landline telephone at the market location and you intend to only accept SNAP (not credit or debit cards), then we recommend obtaining a free POSD from Michigan's EBT contractor. Under the contract with the State, no transaction fees are incurred for SNAP transactions. The only costs associated with use of this machine are for the electricity it uses and for telephone service.

If your farmers market also wants to accept credit and/or debit cards for non-SNAP purchases, you will need a second POSD, since the free device from Michigan's EBT contractor cannot complete those transactions. Some markets find that it is economical to obtain two machines – the free device from Michigan's EBT contractor for SNAP transactions and a second machine from a [third party processor \(TPP\)](#) to accept credit and/or debit cards. A [TPP](#) is any company that provides credit card processing. TPPs are also called "Merchant Service Providers" and are usually banking institutions. The two machines can be "piggybacked" or connected together by a section of phone line so that only one phone line is required.

No Electricity or Phone Line? Go Wireless

If your farmers market is located at a site where electricity and/or phone lines are not available and cannot be installed, you will need a wireless POSD. Some partially wireless machines require electricity but not a phone line, and others are completely wireless and operate on battery power. Be sure you understand what will be required before you obtain a POSD.

You should also determine if the POSD 1) operates without a phone line because it utilizes cell-phone technology for data transfer, or 2) utilizes wireless internet access, or Wi-Fi, to complete transactions via the Internet. These mechanisms are not the same. Usually, a wireless machine will use a cell-phone signal; however, POSDs that use the internet are also available and could be beneficial if your market is located in an area with access to reliable wireless internet service. If the machine uses cell-phone technology, be sure to ask who the service provider it uses is to make sure the provider covers your geographic area.



Starting in 2012, FNS began distributing funds to assist farmers markets in obtaining the wireless POSDs necessary for accepting SNAP benefits in locations where access to phone lines and electricity were not available. Starting in 2016, FNS is working with the national Farmers Market Coalition (FMC) to equip farmers markets and direct marketing farmers with free, wireless POSDs they can use to accept SNAP. For more information about this available funding and to determine if your market qualifies, visit www.fmctoolbox.org or contact MIFMA to learn more about current funding sources to support this equipment need.

Markets in need of a wireless POSD also have the option to purchase, lease or rent a device from a wide variety of companies. If you choose to pursue this option, you should do some research to find a company that best suits the needs of your farmers market. When you are speaking to potential TPPs, you should make clear that you are interested in accepting SNAP Bridge cards/EBT. Not all TPPs are equipped to process EBT transactions, and they might assume you are interested only in accepting credit and/or debit cards.

A great place to start when you are looking for a TPP is your local bank. Use your relationship with them to see what services they can offer or what recommendations they can make as to which company you should work with.



Purchase, Rent, or Lease?

A wireless POSD can be purchased, rented or leased. Each option comes with advantages and disadvantages. The following table identifies some of the most important considerations, but you should also consider aspects that are unique to your own situation before making a decision.

| Purchasing a POSD | | Renting or Leasing a POSD | |
|---|--|---|---|
| Positive | Negative | Positive | Negative |
| <ul style="list-style-type: none"> • One-time initial investment • Cost can often be covered by a one-time grant, sponsorship or donation | <ul style="list-style-type: none"> • Capital investment ranging from \$300 to \$1,200 • You own the machine and are responsible for its maintenance, storage in the off-season and possible necessary upgrades | <ul style="list-style-type: none"> • No initial capital investment • The company owns the machine and is responsible for maintenance and necessary upgrades • You may be allowed to turn it in at the end of the season and not be responsible for storage | <ul style="list-style-type: none"> • Can cost \$50 or more per month in addition to transaction fees • Funding must be sustained over time • Some companies may not allow you to suspend service during months when your market is not operating or allow you to rent seasonally |

Just like with all technology, options for POSDs are always changing and evolving. The best advice we can offer is to explore all the options fully and determine what is best for your farmers market. Talk to other vendors, market managers and mobile merchants to see what they recommend. Ask lots of questions!

Is there an App I can use to accept SNAP benefits on a Smartphone?

As of March 2016, USDA FNS has approved one app that has been designed to process SNAP transactions. The app is called Mobile Market+ and was created by the Novo Dia Group of Austin, Texas. The app is currently available for IOS and Android devices. Individuals wanting to utilize this app can do so through a contract with a program called MarketLink that works with a company called WorldPay Inc. to process transactions. Find out more at www.marketlink.org.

What Can the Market Expect to Pay in Merchant Fees?

All POSDs, except the free, hard-wired device from Michigan's EBT contractor, incur some transaction and monthly fees. In the industry, these fees are referred to as "Retail Merchant Account Fees" and can include transaction fees, statement fees, application fees, and monthly minimums. Before signing a contract, carefully read the service application and/or ask for a sample billing statement to see what charges you will be subject to.

| Retail Merchant Account Fee | Range of Possible Costs ⁷ |
|------------------------------------|---|
| Application Fee | Up to \$100 one-time fee for new customers |
| Wireless Network Access Fee | \$15-50 per month |
| Monthly Minimum | \$5-20 per month |
| Monthly Service Fee | \$5-10 per month (may be charged once annually) |
| EBT Transaction Fee | \$0.04-0.20 per transaction |
| Batch Fee | Up to \$0.25 per "Batch" receipt |

⁷ These examples are based on information collected from third party processors responding to a Request for Proposals from the Michigan Farmers Markets Food Assistance Partnership in May 2010. Based on experience working with third party processors and farmers markets since 2010, these ranges of possible costs are still relevant.



POSD Troubleshooting

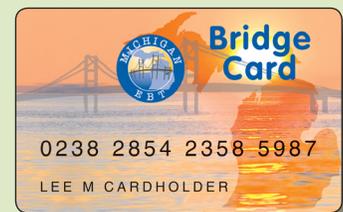
As is the case with most technological devices, there will be times when your POSD does not seem to work properly. This Troubleshooting Guide addresses some common problems.

POSD Troubleshooting Guide

What to do if...

A SNAP Bridge card won't scan. SNAP Bridge cards are notoriously difficult to scan. You will frequently need to enter the SNAP Bridge card number into the POSD by hand. To enter the SNAP Bridge card number manually, refer to your POSD instruction manual and/or follow the on-screen prompts.

Trouble processing a SNAP Bridge card may also be due to the fact that the Bridge card you are attempting to swipe is from a different food assistance program. In Michigan, three different food assistance programs use an EBT Bridge Card: Summer EBT for Children, WIC and SNAP. The WIC and Summer EBT for Children Bridge cards have the program name printed in the bottom left-hand corner of the card while the SNAP Bridge Card does not have a program name printed on it. Make sure that when you are processing a SNAP transaction the customer is using his or her SNAP Bridge card.



A SNAP Bridge card is denied. A SNAP Bridge card is denied when the cardholder's account does not contain sufficient funds. In the event that a SNAP Bridge card is denied, you should not dispense tokens or complete the sale. Instead, you can direct the customer to pay with a different currency or reduce the dollar amount of the purchase based on the remaining card balance.

You are having trouble with your phone line. First, check your phone line cable as it connects to the jack. You may want to keep a spare or shorter one on hand in case the first one breaks. A broken cable will make it impossible to conduct transactions with a hardwired POSD. See the next section on using manual vouchers as a back-up. If the problem cannot be fixed on site, you may need to contact your phone service provider and arrange for a technician to come examine and/or repair your utilities after the market closes.

The POSD does not power on or process transactions. You can process SNAP Bridge cards manually by calling in the information to an automated processing center. You will need to fill out vouchers when processing EBT manually. After the automated processing center approves the transaction, you can dispense tokens to the customer.



An Alternative or Back-Up to a Point-of-Sale Device: Manual Vouchers

Manual vouchers can be used by authorized retailers to process SNAP transactions without the use of a POSD. They can only be used as a back-up when a problem occurs with a wired or wireless POSD.

To process SNAP transactions with manual vouchers, you must follow a two-step process:

1. Use a carbon copy receipt provided to you by your TPP to collect the necessary information. You will need to call an automated processing center and enter all of this information to confirm the transaction. Once the transaction is authorized, you will record an authorization number on the receipt, and a hold will be placed on the cardholder's account for that dollar value. *Do NOT collect and record any information (such as the customer's PIN number) that is not requested on the manual voucher because this can jeopardize the security of the customer's information.*
2. To complete the transfer of funds, manual vouchers must be mailed to a processing center or entered into a POSD within an allotted time frame (usually 4-10 business days). The funds will not be transferred to your account until you complete this second step.

The process takes 3-5 minutes per transaction and requires that you have a phone onsite.

We recommend that you have manual vouchers at the market in the event a problem arises. That way, your ability to accept SNAP benefits is not disrupted if a problem occurs with your POSD. Manual vouchers can be obtained from the TPP with which you are working.





Step 4: Setting Up an Alternative Redemption System

When the entire farmers market uses only one POSD, the farmers market must set up an alternative redemption system to allow the market to track the SNAP sales carried out by each vendor and to reimburse each vendor appropriately.

The alternative redemption system requires customers shopping with SNAP Bridge cards to come to a central location where they exchange their SNAP benefits for a currency used by the farmers market, usually wooden or metal tokens or paper scrip. This type of system is called an alternative redemption system because it uses a currency that is accepted only in your market. The alternative redemption system usually takes one of two forms: 1) tokens or paper scrip, or 2) receipts. The type of alternative redemption system you choose will depend on the organization and resources of your market.

Tokens or Paper Scrip

Most alternative redemption systems use either tokens (also referred to as wooden nickels) or paper scrip as an alternative currency. Here's how it works: Customers approach the central POSD run by a market staff person or volunteer and decide how much of their SNAP benefits they would like to spend at the market that day. The staff person or volunteer swipes the SNAP Bridge card on the central POSD and enters the amount customers request before instructing them to enter their PIN. The POSD will indicate if the amount is authorized, and a receipt will be printed by the POSD. The staff person or volunteer then gives the customers the number of tokens or paper scrip equal to the amount that has been approved.

Customers can then spend the tokens or scrip on eligible products with vendors at the market. Vendors accept the tokens or paper scrip for eligible products just like they would accept cash, except that they cannot provide cash change. The vendors turn the tokens or paper scrip in to the market manager or bookkeeper, usually on a daily or weekly basis, and are reimbursed according to a predetermined schedule. The market reimburses vendors with federal funds obtained through the SNAP Bridge card transactions made through the POSD. Under this system, the market must provide the tokens or paper scrip that will be used.

Tokens

Tokens are commonly made out of wood, brass or plastic and can be ordered online from a variety of companies that make promotional giveaway items. If you would like a recommendation for where to purchase tokens, you can contact MIFMA. Wooden tokens are less expensive than metal coins but must be counted by hand. Metal or brass coins are considerably more expensive but last longer and can be counted using a coin counter.

Careful consideration should be given to the design of tokens. Tokens should be unique, appealing, easily recognizable, and instructional. Tokens should show the name of your farmers market, the market's logo (if one exists), and the phrases "Eligible Food Items Only" and "No Change Given". As more and more farmers markets accept SNAP, you should be sure to consider the design of tokens of nearby farmers markets to ensure that your tokens can be easily distinguished from other tokens circulating in your area. FNS does not require that tokens be serialized, as that feature often doubles the cost of purchasing the tokens. However, serialization is encouraged, since it helps protect the market from fraud. Because the tokens are usually close to the same size and diameter as a poker chip, many markets find it helpful to use poker chip counting tubes and storage devices to organize their tokens.



Paper Scrip

As an alternative to the bulky and sometimes expensive token system, you can design and print your own paper scrip. Markets find it helpful to use perforated business card templates to make printing and separating scrip easy. Scrip should be either serialized to deter duplication and/or printed on paper or medium that is not capable of being photocopied. Markets also find that laminating the scrip can help deter duplication and extend the longevity of the paper scrip.



Differentiating Currencies and Providing Change

If your market accepts a number of different payment types, such as credit cards and SNAP, a different token or paper scrip system is necessary for each one, and the various forms of currency must be distinguishable from each other. One way to distinguish currencies is to make tokens or paper scrip different colors or sizes for different types of payment. For example, paper scrip for credit card purchases could be green, while scrip for SNAP could be blue. Color-coding enables easy recognition of various payment types, especially during busy market hours.

The distinction among currencies is important because different forms of currency can be used to purchase different items and are subject to different rules when it comes to providing change. Cash, for example, can be given as change for credit card purchases but not for SNAP purchases. To avoid giving change, it is best to encourage SNAP customers to buy in even dollar amounts and to ask vendors to work with customers to adjust the quantity of items being purchased so that the price is in a whole dollar amount.

Crediting Unspent SNAP Tokens or Scrip

If a SNAP customer does not spend the entire value of the scrip or tokens purchased that day, the customer is legally entitled to return the tokens to the market and ask that the unspent SNAP benefits be credited back to his/her account. The market must be willing to credit unspent SNAP benefits back to the customer's SNAP Bridge card. Please note: Unspent SNAP benefits may only be credited back to the customer's SNAP account before the POSD is batched out at the end of the day. Your market is not obligated to extend that same service to credit and debit customers. Most of the time, however, SNAP customers retain the tokens and spend them at the market the next week.

Keeping Currency Safe

Tokens and paper scrip are an alternative to cash at a farmers market. Just like cash, these forms of currency need to be managed carefully. This point must be emphasized because the tokens or scrip look like "play money." They are REAL MONEY and must be treated like U.S. currency – watched over, guarded, and locked up when appropriate.

When designing tokens and paper scrip, make sure that they cannot be easily duplicated and that scrip is printed on paper or a medium that is not capable of being photocopied. Placing sequential serial numbers on all paper scrip or tokens is recommended by FNS to help prevent fraud and ensure that the market and vendors are properly reimbursed. You may also want to incorporate sideways or upside down letters or symbols into your design as they are not easily replicated.

It is necessary to find a secure place to store the POSD, tokens or scrip, and supplies when not in use and to identify a person who is responsible for their proper storage. Keep tokens or paper scrip secured in a cash box, storage box or safe. Do not leave tokens or paper scrip unattended. Ensure that every vendor at your market is aware of and follows the procedures for handling and redeeming currency.

Outstanding or Unredeemed Tokens or Paper Scrip

One thing you need to be aware of when using an alternative redemption system is the phenomenon of outstanding or unredeemed tokens or scrip. Tokens are unredeemed when they have been purchased by customers but not (yet) turned in to the market for redemption by any vendors.



For example, if your market sold \$100 worth of SNAP Bridge card tokens in a day, but your vendors turned in only \$80 worth of SNAP Bridge card tokens at the end of that market day, there are \$20 worth of unredeemed tokens circulating somewhere “out there.” They may be in the pockets and purses of your customers, waiting to be spent in the coming weeks. Or they may have been spent by the customers but are now in the cash boxes of your vendors, who are waiting to turn them in next week, next month or at some later date in the future. Or, the tokens may be lost and will never show up again.

In the meanwhile, however, that \$20 is going to be deposited into the market’s bank account and therefore will become a \$20 liability to the market. By “liability,” we mean that your market has received and now possesses funds that it owes to someone else.

FNS does not currently have a policy that describes how markets should handle outstanding tokens or paper scrip. How to handle outstanding/unredeemed tokens or scrip is therefore a decision you and your organization will need

to make. USDA FNS does state that a market is allowed to move funds from unredeemed tokens into their operating budget after a “reasonable amount of time.”

One way to reduce the number of outstanding tokens or scrip is to print an expiration date on them. Without an expiration date, a market cannot prevent customers from redeeming tokens or scrip that were obtained a week, a month, or even a year or more ago. After the tokens have expired, it is acceptable to roll the value of the unredeemed currency into your operating budget. This approach can be costly, since you must reprint tokens or scrip after every expiration date.

If you decide against an expiration date, then prevention is the best strategy. Make sure you educate your customers. Tell them that if they do not use all of their tokens or scrip, they can return it that day to be credited back to their SNAP account, or they can use it at the next market day. Make the tokens eye-catching and large enough to grab your customers’ attention so that they don’t get lost in a large purse or baby bag. Also, emphasize to your vendors how important it is for them to submit all of the currency they receive for reimbursement, even if they only collect a few dollars. Remind them that every dollar counts in an accounting ledger! Clear communication and a thriving marketplace can help reduce the amount of outstanding currency.

A Receipt System

The second option for an alternative redemption system uses paper receipts. In a receipt system, customers receive a receipt from each vendor after they select the products they want to purchase. Customers leave the items at the vendors’ stands and bring the receipt(s) to the central POSD to pay for their items with their SNAP Bridge card. Customers receive a receipt from the staff person or volunteer who conducts the SNAP Bridge card transaction and then return to the farmer/vendor with this paid receipt to pick up their purchases. A staff person or volunteer keeps track of the receipts. Vendors are reimbursed on a predetermined schedule by the responsible party using the federal funds obtained from the SNAP Bridge card transaction.



In some markets that have tried this system, both vendors and customers found the system to be cumbersome and more time-consuming than the token or scrip model. Vendors have also complained that holding SNAP purchases for customers takes up valuable space that they can use to display saleable products. SNAP customers can also feel that this system singles them out amongst other shoppers in the market and can contribute to a feeling of being stigmatized for utilizing this form of federal food assistance.

However, in other markets, this system thrives. The advantages of the receipt system over the token or scrip system are two-fold: 1) the comprehensive paper trail it generates, which allows you to track SNAP purchases within the market; and 2) the elimination of the risk of outstanding tokens or scrip. Customers using SNAP benefits are charged immediately and directly for the exact total of their purchase(s).

Cash Assistance on a Bridge Card

Occasionally, EBT accounts may also contain non-SNAP cash assistance benefits that are issued to clients to assist with other types of expenses besides food, such as utilities and rent. These are not food benefits; instead, they are financial assistance issued under one of the following three programs: 1) the Family Independence Program, 2) the Refugee Assistance Program, or 3) State Disability Assistance. Purchases made with this form of financial assistance follow the same rules as a regular bank debit card. These purchases are not restricted to food items, and cash change can be given.

If your market accepts only SNAP benefits and not debit and/or credit cards, we recommend that you do not accept these cash assistance benefits in order to avoid confusion at your market. Instead, encourage customers to use their SNAP benefits at your market for food purchases and to access the cash assistance benefits on their EBT card at another location.

If your market accepts debit and/or credit cards, as well as SNAP benefits, then cash benefits on a customer's EBT card can be exchanged for the same tokens that you distribute to customers using debit or credit cards, and such purchases should be recorded in the same manner. Remember – change can be given for cash assistance benefit transactions, and they are not limited to food purchases, which is why it is important to distinguish them from SNAP transactions.





Step 5: Covering the Implementation Costs of Your Farmers Market's SNAP Program

Funding is one of the most important concerns about implementing any new program. Your market's business plan, mission and opportunities for outside support will dictate how your market decides to fund this initiative. This section describes possible funding sources for the SNAP program at your farmers market beyond just rolling the expenses into the market's operating budget.

Customer Support: Credit/Debit Fee for Service

If your farmers market accepts credit and debit cards through an alternative redemption system, customers can help pay for this service and help underwrite the cost of administering the SNAP redemption program. How does this work? You can charge a small fee for the use of the market's tokens or paper scrip, thus receiving a small amount of money every time a credit or debit transaction is conducted. Markets that have employed this strategy typically charge \$1 or \$2 per transaction and report recouping as much as 50% of their administrative costs.

Customers acknowledge that you are providing them with a service by agreeing to this form of payment and typically have no problem supporting the market with this small fee, especially since the fee is lower than that charged by most ATM machines. Whether you call it a "Token Rental Fee" or simply ask for a donation, asking credit and debit customers to help finance the program is a viable option.

Keep in mind that this service fee can only be requested from credit or debit card users. The FNS contract that authorizes you to accept SNAP benefits explicitly states that you CANNOT charge SNAP customers a fee for their transactions. Also, make sure you are clear that the fee you are charging is for the use of your tokens or paper scrip because it is not acceptable for you to charge a customer for the use of their credit or debit card.

Vendor Support: Percentage of Sales

Another way to fund the costs of your SNAP/credit/debit program is by sharing those costs with the vendors who are benefiting from the additional sales created by the program. As an alternative to increasing stall rental fees, you can charge vendors a percentage of their sales to cover the market's investment in this process. Being clear and transparent with your vendors regarding the expenses your market incurs to operate the program and why you are asking them to help support it is paramount to making the system work.

Markets in Michigan that are using this strategy are charging vendors between 2 and 5% to recuperate administrative costs. For example, if a vendor submits \$20 in tokens at the end of the market day, the market could claim a 5% administrative fee and reimburse the vendor \$19 instead of the full amount.

Value of Total Token Sales* – 5% Administrative Fee = Reimbursement to Vendors

$$\mathbf{\$20 - (\$20 \times 0.05) = \$19}$$

** Token sales can be from credit, debit, SNAP and/or incentive program transactions.*

"We would never have been able to start accepting SNAP without MIFMA's leadership and guidance. Having a statewide organization with so much passion and experience advocating for farmers markets and helping them to navigate this process is absolutely invaluable!"

– Emily Beutel, Texas Township Farmers' Market



Asking vendors to share the costs helps emphasize the value of the service you are providing and charges vendors in proportion to the amount they benefit from the program. If a vendor isn't experiencing an increase in sales, they won't be disadvantaged by this policy. Remember, you cannot charge SNAP customers, but you can collect fees from the vendors for their SNAP sales.

Financial and In-kind Contributions from Community Partners

Community partners may be interested in providing financial support for a food assistance program at your farmers market, or they may have access to people or resources that could assist with the implementation of your program.

As you reach out to community partners, look for partners that share your goals. Communicate the objectives of your program and its intended purposes. Tell them how the program will improve food access and food security and how it will affect the health of your community by increasing the consumption of fruit and vegetables, which can in turn decrease the prevalence of chronic diseases. There are likely to be organizations that will want to support your program because it benefits your community.

Possible community partners include Chambers of Commerce, civic involvement organizations, food banks and hunger relief agencies, service organizations, food cooperatives, churches and local clubs, among others. In addition to financial contributions, community partners may also be willing to recruit volunteers to help facilitate the program and assist you with outreach to consumers in your community.

Roles for Partnering Organizations

There are many ways in which partnering organizations can support a farmers market that has become authorized to accept SNAP benefits. Partnering organizations can assist in one or more of the following ways:

- By helping to inform SNAP clients that the market now accepts SNAP benefits
- By providing staff and/or helping the market recruit and train volunteers that can manage SNAP transactions at the market and/or the vendor reimbursement process
- By offering the market financial support to offset the costs associated with accepting SNAP benefits

Grant Funding

Another source of financial support to consider is competitive grants. Developing local food systems and increasing food access are important areas of work that many government agencies and foundations are interested in supporting.

Keep in mind that grants are competitive and that it takes time and expertise to draft a well-written grant proposal. Ask for help from experienced grant writers, and gather letters of support from your community partners to strengthen your proposal. Don't wait until the last minute to begin drafting the proposal. Start researching and drafting the proposal far enough in advance to allow someone sufficient time to review the final draft before submission. Also, make sure you provide all the supporting documents requested with your proposal. You don't want your application to be rejected because you forgot a seemingly insignificant piece of paper!





Maintaining and Improving Your SNAP Program

Recordkeeping

Recordkeeping is vital to the success of your market and its SNAP program. Keeping good financial records will enable accurate and prompt reimbursement to vendors and can help reduce stress. In the event that FNS were to audit your market, these records can demonstrate that the program is properly run.

Markets must maintain the following records for each day of market operations:

- The number of SNAP transactions
- The total dollar amount of SNAP transactions
- The number of scrip or tokens distributed to customers
- The number of scrip or tokens redeemed by each vendor
- When and for how much each vendor is reimbursed

This information should be recorded for the market as a whole. Maintaining a record of these figures allows the market to determine the value of outstanding tokens or paper scrip. This information is vital for the market to monitor, as you are financially responsible for the currency in circulation.

In addition, you need a record of the number of tokens or paper scrip accepted by each individual vendor. You or your market's bookkeeper must keep records to ensure that vendors are properly reimbursed for their sales. Both vendors and the market should count the number of tokens or scrip collected and calculate the total amount of sales. You may choose to aggregate figures into weekly, biweekly or monthly reports. Some vendors prefer to keep alternative currency until they have enough to make it worth turning in to the market. Your market will need to decide whether this practice will be allowed.

If your market accepts multiple forms of payment (SNAP and credit or debit), it is important to keep track of each different type of payment separately. This approach allows you and the vendors that sell at your market to track each payment type separately.

In contrast to required financial recordkeeping, other information is optional to record. For example, tracking the number of first-time SNAP users at your market is a valuable record to maintain, though it is not required. With this information, you can determine how many new SNAP customers the market is attracting and compare it to the number of return SNAP customers to see if the program is bringing new customers to your market or serving loyal return customers.

Some markets also record other information, such as the weather on market days, the number of visitors to the market, the number of volunteers and hours they donate, and visiting organizations and displays. When markets have special festivals or events, records and pictures can be kept about those occasions. Some markets also keep complete lists of the type of products brought to the market in order to ensure a good variety of products for customers.

"The more produce options, the more sales we have. Also, not everyone is educated on how to cook the produce or use it, and so if you can explain to them how to use the different products, they are more likely to buy more and return for more."
- Mercedes Angus, Springfield Farmers Market



While this type of information can be useful, you should weigh the importance of the information collected against the amount of staff or volunteer time and energy required to record such data. How extensive your recordkeeping is should match the needs and resources of your individual market.

If your market operates by the individual vendor administrative model, there will be less recordkeeping that the market needs to do. Instead, the responsibility will fall on individual vendors.

Recordkeeping is also important to our ability to share the impact of farmers markets that accept food assistance benefits. Each year, MIFMA facilitates a statewide survey of all of the farmers markets that accept SNAP benefits to combine the information and share it with a broad audience. You can find these annual reports online at www.mifma.org/reports. Sharing the records you keep is one way to demonstrate the impact your market makes on the local community and allows you to build partnerships and support for your market in the future.

Working with Vendors

Vendors are critical to the success of a farmers market. Vendors are also key partners in running a food assistance program. As such, clear and frequent communication with your vendors about the program is vital to its success.

Before you implement a food assistance program, you should communicate with vendors the goals of the program, why the market is participating, and the potential for the program to increase their sales.

Some markets find that vendors are initially hesitant to participate in the program because of the delay in receiving payments. These concerns can often be eased with clear explanations of how the program will work, exactly when reimbursement checks will be issued, and information about its potential for improving their bottom line.

If vendor concerns continue to be strong, vendor participation is voluntary. Vendors that do decide to participate can demonstrate the advantages of the program. Vendor interest can also be encouraged by asking them to take part in the planning and organization of the program.





Once the program has begun, participating vendors need to know:

- What the market expects of them, including:
 - What currency they can accept and for which items, as well as what the currency looks like
 - When change can be given for tokens and scrip and when it cannot
 - How to train their employees so that they, too, understand the program
 - What signs should be displayed at their booth
 - When they should turn in collected tokens or scrip
- What they can expect from the market, including:
 - How often they will be reimbursed
 - How the money will be dispersed to them
 - Who they can approach with questions about the program

“We make sure our farmers are completely aware of all of the programs and the differences of them. They are the best advertisers of this program because it benefits them directly.”
- Nick Viox, Sara Hardy
Downtown Farmers Market

We recommend that you communicate this information in multiple formats, as some people retain information better that they hear, while others learn better by reading. For example, offer an in-person training session for all vendors and their employees in which the information is presented orally and provided on handouts that they can review later. We also recommend that you create a one-page “cheat sheet” for vendors to use at their booths that includes important program information in an easy-to-access format (probably laminated).

Obtaining Signed Agreements with Your Vendors



As part of the communication process, it is important to require that vendors acknowledge in writing their responsibilities to the program and its administrator. As a FNS authorized retailer, the market has made a commitment to the federal government for which you are responsible. As such, the program must be implemented according to federal rules and regulations.

It is your responsibility to make sure vendors who are involved in the program (and their employees) know the rules and regulations that apply to them and agree to abide by them. Vendors need to sign an agreement that states they have been trained, that they know and understand the rules, and they agree to abide by them. Contact MIFMA for an example of a vendor agreement you can use.



Working with Volunteers

Volunteers can be an important part of any market, especially since staff time is often limited. Accepting SNAP at a farmers market can be a time-consuming task during the initial planning stages, as well as in the day-to-day operations of the program. For this reason, volunteers can play an important role in the market's program and its success.

When a centrally operated POSD is used to accept SNAP benefits, someone must always be available to run the POSD and issue the alternative currency. If your market doesn't have a person on staff who can do this job and you cannot hire someone, finding a volunteer to fill this position becomes important. Volunteers can also help with market outreach to promote the SNAP program.

Recruiting and retaining reliable volunteers can be a difficult task; therefore, proper planning and preparations are necessary. Below, we provide suggestions that pertain specifically to how volunteers can support SNAP redemption programs.

Training Volunteers

It is important that volunteers who are responsible for running the POSD understand, in detail, the steps that must be taken to complete a successful transaction. This protocol includes the order in which they must occur. Volunteers need to know how to use and troubleshoot the POSD and be aware of any pertinent information they must collect.

More training is required if the volunteer is also in charge of bookkeeping and gathering redeemed tokens or paper scrip from vendors. The Example of Volunteer Duties and Responsibilities figure provides a chart of the tasks for which volunteers might be responsible and can serve as an example of a guide that could be used for volunteer training. You should adjust the chart to reflect the actual responsibilities of the volunteer and any procedural differences in your market. During training, give each volunteer plenty of opportunities to perform his or her tasks while under supervision. This approach helps the volunteer feel comfortable with the tasks and ensures that the trainer is confident that the volunteer can perform the tasks correctly.

It is likely that at some time problems with the POSD will arise, or a customer will pose a question that a volunteer will be unable to answer, especially early in his or her time at the market. Make sure volunteers know whom they should speak to when this occurs.





Example Volunteer Duties or Responsibilities

Before the Market Begins

1. Make sure you have all of the supplies you need including your log sheets, a pen, tokens or scrip, POSD(s), table, signage, and a receipt booklet.
2. Before customers start to arrive, get set up by assembling your table and hanging any banners or signs.
3. Next, hook up and/or turn on the POSD(s). This may involve plugging the devices into a power source if they are hardwired and may require an extension cord and/or power strip. If your POSD(s) are hardwired, you also need to connect them to a phone line. If you have two POSDs (one for processing SNAP and one for credit/debit) you can route one of the POSDs to the other POSD using a short length of phone line. This is called “piggybacking.”
4. Turn on the POSD(s) and await your first customer. Interact with those passing by while you wait. Explain to those that ask or seem curious that your market now accepts SNAP Bridge cards and credit/debit cards.

During the Market

1. POSDs are very easy to use. It is important not to be intimidated by them and to continue to interact with your customer while using the machine.
2. Swipe the card or punch in the card number by choosing the manual entry option (the magnetic strip is often faulty on SNAP Bridge cards, but that does NOT mean that clients do not have sufficient funds).
3. The machine will prompt you to have customers decide how much they want to spend. Explain that you can do this only in one-dollar increments and that they cannot receive change back, although they can save leftover tokens or scrip for another market day. The customer then must enter his or her PIN.
4. While the POSD is processing, ask the customer the necessary questions for your log (i.e., name, zip code, first-time user, etc.).
5. Disperse tokens or scrip to the customer. Save the merchant copy of the receipt for your records and give the customer their copy of the receipt.

After the Market has Closed

1. Use the “batch” feature of your POSD to get a print-out of the day’s transactions. You can check your hand-written log sheets against this accumulative receipt to confirm the total customer sales for the day.
2. During market tear-down, interact with each vendor so that you can record on a log sheet how many SNAP and credit/debit tokens or scrip they are submitting for reimbursement. Once you have a total sale amount, write each vendor a receipt and explain to him or her when they can expect to be reimbursed.
3. Gather and sort tokens or scrip to organize them for the next market.
4. Pack up all your supplies so they are ready to go for the next market.
5. Store market supplies in a safe and secure place.





SNAP Promotion and Outreach

Growth of SNAP redemption programs at farmers markets is highly dependent on consumer awareness of the program. Many SNAP users are not aware that they can use their benefits to shop at farmers markets. The following section provides ideas to help you do one of the most important things a farmers market with a SNAP program can do – grow relationships. You already know how important it is to maintain relationships and open lines of communications with your vendors and customers. It is equally important to maintain communication with community partners and your region’s media, including newspaper reporters, television reporters and radio personalities.

Consider reaching out to families with children. More than 50% of individuals receiving SNAP benefits are children. Involving children in the farmers market promotes a festive, community atmosphere.

To make the best use of your resources, concentrate your outreach and advertising on areas where there are large numbers of SNAP users. It is also important to recognize that SNAP users live throughout our community and are mobile. That’s why the following outreach methods should be designed to reach SNAP clients and to also spread broad awareness of the market and its programs to all area residents. Once SNAP users learn about the program at the market and have good experiences, word of mouth can become a powerful tool for increasing awareness about the program.

Printed Outreach Materials

Outreach materials like flyers, posters and door hangers are great ways to draw customers and new vendors to your farmers market. It is important when designing these materials to consider the following:

- All outreach materials should include the location, operating dates and times of the market.
- The language used should be simple and easy to understand. If someone only glances at the sign, they should be able to pick out the important information easily.
- Use color, pictures or unique designs to grab the readers’ attention, but do not make the flyer too busy. A great way to catch SNAP users’ attention is to **include a picture of the SNAP Bridge card**. This image is universally recognized by the population you are trying to target and will also be easily recognized by those who might have trouble reading.
- Consider the potential customers you would like to reach. Are there populations within the targeted community that speak another language? If so, consider printing bilingual flyers or multiple versions of the flyer in different languages. Be sure to consult someone fluent in the language(s) to ensure proper translation and grammar.





When designing promotional materials such as signs, posters and flyers, it is also important to keep in mind the purpose of and intended audience for each item. There are three types of materials to consider: internal market materials, vendor materials and external market materials.

Internal market materials are designed for use during market operations at your market location. These materials give shoppers instructions about how to use their SNAP benefits to purchase tokens or scrip. Posters can be displayed at various locations throughout the market, including entrances and at the market bank or wherever the central POSD is located. You can also use sandwich board signs, which are inexpensive, easy to set up and reusable.

Vendor materials are designed to attract and inform customers that a particular vendor accepts SNAP benefits. Distribute them to vendors who accept SNAP tokens or scrip and ask them to hang them in visible locations at their booths. These posters signal to customers that they can purchase products at these booths using their SNAP benefits. They are another great way to give instructions on how to use SNAP Bridge cards for the purchase of tokens or scrip. You can also make SNAP buttons for vendors to wear.

The last type of signage is designed for locations outside of your market. External market materials let potential customers know that your market accepts SNAP and the hours and location of the market, along with any other important information. Ask businesses in the surrounding area if they are willing to post them for you. Inform them that many market shoppers often stay in the area and continue shopping after they are done at the market and that this could be beneficial to businesses in the market's area.

Bridge Card

Welcome Here

Top 10 Reasons to Shop at the Farmers Market with Your Bridge Card:

- 1 The fruits and vegetables at your farmers market are fresher and healthier!
- 2 Buying fruits and vegetables that are in season can help you save money.
- 3 A farmers market provides a great variety of produce, baked goods, meats and more local products to choose from.
- 4 You can meet your local farmers and learn about how your food was grown.
- 5 Farmers markets are a great place for the whole family to visit together! When children go to the market and help pick out fruits and vegetables they are more likely to eat them at home.
- 6 A farmers market is a great place to try something new! You can select and learn about something you've never tried before.
- 7 You can learn about new ways to select, store and prepare fresh fruits and vegetables.
- 8 Dollars spent at the market support your local economy and area farmers.
- 9 It's a great way to connect with your neighbors and your community.
- 10 Farmers Markets are just plain fun!

Find a full list of farmers markets that accept Bridge Cards at www.mifma.org

Welcome Here

Bridge Card

Supported by the Michigan Farmers Market Association
www.mifma.org

Bridge Card

BRIDGE CARDS WELCOME HERE

Visit the Bridge Card tent near the corner of Capitol and Michigan Ave. to purchase market currency with your Bridge Card.

Market currency can be used for eligible food products at any vendor displaying this sign.

Farmers Market at the Capitol

Shop at a Michigan Farmers Market

There are more than 300 farmers markets in Michigan, and many accept SNAP Bridge Cards, Double Up Food Bucks, WIC Project FRESH, Market FRESH, and Hoophouses for Health.

Visit www.mifma.org to find a farmers market near you.



Posters and flyers could also be posted in places that are likely to be visited by food assistance clients.

Some examples include:

- Women, Infants, and Children (WIC) clinics
- Public aid offices
- Public health centers/clinics
- Michigan State University Extension offices
- Health/nutrition fairs
- Bus/rail vehicles, stops and stations
- Shopping centers
- Places of worship
- Food banks, pantries and soup kitchens
- Schools
- Child care centers
- Libraries
- Community/civic centers
- Public housing and apartment complexes
- Senior citizen housing
- YMCAs and Boys & Girls Club of America
- Recreation facilities (athletic fields, public swimming pools, beaches)
- Laundromats
- Thrift shops
- Camp grounds and motels
- Tourist information centers



Aside from flyers and posters, other printed outreach materials include banners and postcards or other items for direct mailings. With appropriate zoning approval, vinyl banners can be attached to buildings or fences, or strung between posts over a main street or near the market. Use a roadside trailer to post a sign, highway signs posted on roads leading into town, or get included on municipal town signage at the edge of town. Find information regarding signs on the Michigan Department of Transportation Web site (www.michigan.gov/mdot). Other ideas include billboards and other paid signage, such as bus and rail ads or having a farmers market float in a town parade.

Postcards are another form of advertising that can have multiple uses. Postcards can be mailed to customers or can be given out at market registers.



Interacting with the Media

It is important that your market develops good relationships with individuals who work in the local media. Coverage from local media provides an opportunity to reach large audiences without spending much, if any, money on advertising. News releases and Public Service Announcements (PSAs) are great ways to let people know your market now accepts SNAP benefits. In order for a news release to have an impact, it must contain information that is newsworthy, such as your market now accepts SNAP benefits. The most important thing to remember when sending or emailing a news release or PSA to a local media outlet is that the information needs to be relevant to the outlet's readers, viewers, or listeners. People want to know what's in it for them and how the story impacts the community at-large and what the value is. Most radio stations will run PSAs at little to no cost. Ask about PSAs when you meet with a radio advertising agent or when you call the station.

Another opportunity for radio or television (TV) exposure is to host a remote broadcast. Remote broadcasts are often done by local media outlets in efforts to cross-promote (as is often the case in radio) or to aid in the telling of a story (when a TV reporter is "live on the scene"). Contact a radio or TV affiliate in your area to assess the level of interest in doing a TV story or a radio event at your market. Some story and event ideas to consider: your market has started accepting SNAP, nutrition education classes are being held at your market, or an incentive program is currently taking place at the market that increases customers' buying power when they use their SNAP benefits.

"I believe that creating an awareness of using the SNAP card has increased the use of the Bridge card at the market. I also think that the unknown of how to use fresh produce in cooking still holds some people back from purchasing produce at the farmers market."

- Jill Moyer, Evart Farmers Market

Utilizing Social Media

Social media can be a great, low cost way to reach your audience. Platforms such as Facebook, Twitter and Instagram tend to be the most popular. It is not recommended that you try to use all three platforms if you don't have the capacity or time to manage each of them. If you want to start with just one, use Facebook (www.facebook.com) and consider "boosting" your posts. When you "boost" a post, you pay a small amount to promote these posts and make sure they are seen by a greater number of Facebook users.

When posting to any social media site, make sure your posts are clear and concise. Do not use jargon or acronyms; spell things out, and use terms that shoppers can relate to such as "SNAP Bridge cards" when you are referring to SNAP. Use the SNAP Bridge card image on some of your posts so that customers can visually identify what you are posting about. Let customers know what they can purchase with their SNAP Bridge card by sharing images of vendors' produce and their SNAP signs. This practice will help to create familiarity and comfort between the vendor, customer and market as a whole. Continue to be creative in using Facebook and other forms of social media to promote your message.

Reaching out through Partners

Developing outreach partners is another effective way to promote your farmers market and its food assistance program. Using their multiple networks, community groups can share information quickly and efficiently and help reach a broad audience with your message. Start by seeking partners within the local community that provide programs and services for low-income individuals and/or groups that are involved with food system work, such as food policy councils, emergency food organizations, or community garden groups. These groups are likely to be open to helping promote the program because they already work with the populations you wish to reach or are interested in the positive benefits your market and food assistance program provide. Other groups that may make good partners include neighborhood organizations, parent teacher organizations, faith-based organizations, and public housing councils.



Ask community partners to spread the word that healthy, locally-produced foods are available and can be purchased using SNAP benefits at your farmers market. These groups can help promote your market's food assistance program by passing out flyers, including information in newsletters and by word of mouth. Another option is to ask if you can include your farmers market's information with their direct mailings. Make sure you explain to potential partners why spreading the message is important and how it can help the people they serve.

Nutrition Education

SNAP-Education (SNAP-Ed) is a nutrition education program designed for individuals using SNAP benefits. The goal of SNAP-Ed is to improve the likelihood that persons eligible for SNAP benefits will make healthy food choices within a limited budget and choose physically active lifestyles consistent with the current Dietary Guidelines for Americans and MyPlate recommendations. Funding for the SNAP-Ed program comes from FNS, which distributes money to state agencies that submit an annual SNAP-Ed plan. This plan outlines the state's nutrition education activities and budget for the following year. The state then distributes this money to various organizations, such as community health groups and university Extension offices to carry out the educational activities.

Your farmers markets can contact local groups that are taking part in SNAP-Ed to see if they are interested in working with your market to provide nutrition education programs or information to shoppers. More information on SNAP-Ed, including resources for healthy diet education, are available from the National Agricultural Library Food and Nutrition Information Center. Other nutrition education resources are available from the Center for Disease Control Fruits and Veggies More Matters campaign at www.fruitsandveggiesmatter.gov and My Plate from the USDA at www.choosemyplate.gov.





Michigan State University Extension's Grow Your Kids program also includes lesson plans and links to other resources at www.gyk.fcs.msue.msu.edu, and Michigan Team Nutrition has educational resources and lists of children's books with positive nutrition and physical activity messages at www.michigan.gov/mde.

SNAP Incentive Programs

Incentive programs are another way to draw food assistance customers to the farmers market. Although there are a variety of farmers market incentive programs across the country, the basic premise is the same: when SNAP users come to the market and use their benefits, they receive additional free funds to use at the market. Incentive programs benefit everyone:

- customers obtain additional fresh produce while using the same amount of benefits
- vendors see sales increase
- the market develops loyal customers who make it a habit to shop there every week

Funding for incentive programs can come from a variety of sources, including local community granting organizations, national nonprofits and federal programs. Incentive programs can be limited to a single market or can include a number of markets. In Michigan, many markets participate in the statewide SNAP incentive program called Double Up Food Bucks.

Double Up Food Bucks

Double Up Food Bucks is an incentive program that allows SNAP users to double the amount of money they can spend on produce bought at a farmers market. The program is also available in grocery stores and other fruit and vegetable retailers.



Shoppers can either get free tokens worth \$2 for every \$2 of products purchased using their SNAP Bridge card, or they can receive electronic credits stored on their SNAP Bridge card or a Double Up Food Bucks gift card which they can use at the market. Regardless of how the program is implemented at a farmers market, a shopper can earn up to a maximum of \$20 per market day.

Double Up Food Bucks can be used to purchase only Michigan-grown fruit and vegetables.

Double Up Food Bucks is a program of the national nonprofit called Fair Food Network and helps extend SNAP benefits for shoppers while also helping increase sales for Michigan farmers.

The Double Up Food Bucks program operates across the state. For more information about Double Up Food Bucks, visit www.doubleupfoodbucks.org.



Evaluating the Success of Your SNAP Program

As the individual or organization responsible for the SNAP program at your farmers market, you should evaluate how well the program is working and if it is creating the intended opportunities for customers, vendors and the market.

You can do a basic evaluation of the SNAP program at your market using the financial records discussed in previous sections of this manual: the number of SNAP transactions, the total dollar amount of SNAP transactions, the number of tokens or paper scrip distributed to customers, and the number of tokens or paper scrip redeemed by vendors. Knowing the number of first-time SNAP users at your market can also be very beneficial in your evaluation.

By analyzing this data, you can determine if there are increases in the number of SNAP transactions and dollar value of SNAP sales at the market throughout the month or market season and how much of these sales were to new customers. This assessment can help you determine if the market has been effective in reaching out to SNAP users or if different outreach and promotion strategies are needed.

The data you collect can help determine at which vendors SNAP customers are making the most purchases and therefore who benefits most from the SNAP program. This information can be useful when you are trying to recruit new vendors to the market.

SNAP programs at farmers markets take time to grow. Don't be discouraged if there is not a large demand right away. Be patient, and make sure that the program is well organized and is simple for customers to use. A well-run program is the best promotion you can have because word of mouth is a powerful tool.

Additional methods of evaluation at farmers markets can help you gain information beyond that of basic recordkeeping. One of these methods, a Rapid Market Assessment (RMA), can be an effective means of gathering information about your market. The technique is beneficial because it involves individuals from outside the market taking part in the evaluation process. RMAs can help you gather more in-depth information about the whole market, not just the SNAP program. For more information about Rapid Market Assessments, visit www.mifma.org.





Glossary of Terms

Alternative Redemption System- A system that allows all vendors at a farmers market to benefit from one POSD. The system works by sending SNAP customers to a central POSD to exchange their benefits for a currency they can use with any participating vendor in the market. Currency is usually a token, such as a wooden nickel, or paper scrip.

Bridge card- The EBT card issued to Food Assistance Program recipients in Michigan that is similar to a debit card and is used to purchase food products and to access cash assistance benefits. The name comes from the picture of the Mackinac Bridge on the face of the card.

DHHS (Department of Health and Human Services)- Michigan's public assistance, child and family welfare agency that directs the operations of public assistance and service programs through a network of more than 100 county Department of Health and Human Service offices around the state.

Double Up Food Bucks- a SNAP incentive program developed by Fair Food Network that doubles the value of SNAP benefits spent at participating markets and grocery stores, helping people bring home more healthy fruits and vegetables while supporting local farmers.

EBT (Electronic Benefits Transfer)- An electronic system that allows a recipient of food assistance benefits to authorize transfer of his or her government benefits from a federal account to a retailer's account.

FMNP (Farmers Market Nutrition Program)- A USDA FNS program that provides seniors and WIC clients with fresh, unprepared, locally grown fruits and vegetables with the goal of expanding the awareness, use of and sales of local produce at farmers markets.





FAP (Food Assistance Program)- A Michigan DHHS program that supplements the food purchasing power of low-income individuals and families. The USDA funds 100% of the benefits paid out through this program, while the state and federal governments share its administrative costs. This state program is synonymous with SNAP at the federal level.

FNS (Food and Nutrition Service)- This service administers the nutrition assistance programs of the USDA, including WIC and SNAP. Their mission is to provide children and needy families better access to food and a healthier diet through food assistance programs and comprehensive nutrition education efforts.

MIFMA (Michigan Farmers Market Association)- A member-based, statewide association with a mission to advance farmers markets to create a thriving marketplace for local food and farm products.

POSD (Point-of-Sale Device)- The machine used to conduct credit, debit and EBT transactions. Many are wireless; some hardwired devices require a telephone line and electricity.

Senior Project FRESH/Market FRESH- An educational program providing senior participants with coupons to purchase locally grown, fresh fruits and vegetables at participating farmers markets. This state program is synonymous with Senior FMNP at the federal level.

Summer EBT for Children- A nutrition assistance program that provides funds for purchasing well-balanced and nutritional food for breakfast and lunch during the summer months when school meals are not provided. This program is being piloted in select Michigan counties.

SNAP (Supplemental Nutrition Assistance Program)- A nutrition assistance program administered by FNS that helps low-income people and families buy the food they need for good health. The program was formerly known as the Food Stamp Program.

SNAP-Ed (Supplemental Nutrition Assistance Program Education)- This program provides education to people who are eligible to receive SNAP benefits. The goal of SNAP-Ed is to improve the likelihood that persons eligible for SNAP will make healthy food choices within a limited budget and choose physically active lifestyles consistent with the current Dietary Guidelines for Americans and MyPlate.

TPP (Third Party Processor)- A company that conducts credit, debit and EBT transactions and provides the software and/or hardware to retailers so that sales can take place.

USDA (United States Department of Agriculture)- The federal department that administers programs related to farming and the food system.

WIC (Women, Infants, and Children)- A USDA FNS program targeted toward women, infants and children that serves to safeguard the health of low-income women, infants and children up to age 5 who are at nutritional risk by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care.

WIC Project FRESH- A program providing participating WIC clients with coupons to purchase eligible, locally grown, fresh unprepared fruits and vegetables at authorized farmers markets. This state program is synonymous with FMNP at the federal level



Contacts

For more information about accepting SNAP at your farmers market, contact:

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Michigan Farmers Market Association
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sydney@mifma.org

For more information about the FAP, contact:

Jim McCreight
EBT Coordinator
Department of Human Services
Ph: (517) 335-3636
mccreightj@michigan.gov

For more information about WIC Project FRESH, contact:

Brittany LaRue
Michigan Department of Health and Human Services
Women, Infants and Children (WIC) Division
Ph: (517) 335-8625
LaRueB@michigan.gov

For more information about Senior Project FRESH/Market FRESH, contact:

Sherri King
Michigan Aging & Adult Services Agency
Ph: (517) 373-4064
kings1@michigan.gov

For more information about the SNAP incentive program called Double Up Food Bucks, contact:

Double Up Food Bucks
Ph: 866.586.2796
info@doubleupfoodbucks.org
www.fairfoodnetwork.org



Web-based Resources

Visit MIFMA's You-Tube Channel for short videos on accepting SNAP Bridge cards at Michigan farmers market at www.youtube.com/user/MIFarmersmarkets.

To find a farmers market that accepts SNAP, visit www.mifma.org/find-a-farmers-market.

For more information about SNAP, visit the USDA FNS website at www.fns.usda.gov/snap/.

For more information about FAP, visit the Michigan Department of Health and Human Services website at www.michigan.gov/mdhhs.

For more information about farmers markets accepting SNAP, visit the USDA FNS Farmers Market website at www.fns.usda.gov/ebt/snap-and-farmers-markets.

For more information about Senior Project FRESH/Market FRESH, visit the Michigan Aging & Adult Services Agency website at www.michigan.gov/marketfresh.

For more information about WIC Project FRESH, visit the Michigan Department of Health and Human Services website at www.michigan.gov/mdhhs.

For more information about Michigan Harvest of the Month, visit the Michigan Fitness Foundation website at www.michiganfitness.org/harvest-month.

For more information and resources from the "They Learn From Watching You" campaign, visit the website at <http://theylearnfromwatchingyou.org/>.

For more information about Michigan Fresh, visit the Michigan State University Extension website at http://msue.anr.msu.edu/program/info/mi_fresh.

For more nutrition education information and resources, visit the Michigan State University Extension website at <http://msue.anr.msu.edu/topic/info/nutrition>.

Additional Resources

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About the Michigan Farmers Market Association

The Michigan Farmers Market Association (MIFMA) was started in 2006 as a statewide association to promote local food consumption in Michigan by connecting more farmers to consumers through farmers markets. Today, MIFMA works with its membership to maintain its mission and attain its vision.

Mission: MIFMA advances farmers markets to create a thriving marketplace for local food and farm products.

Vision: MIFMA places farmers markets at the forefront of the local food movement and works to ensure all residents have access to healthy, locally grown food and that Michigan farmers markets receive policy support.

MIFMA defines a farmers market as a public and recurring assembly of farmers or their representatives selling direct-to-consumer food and products which they have produced themselves. In addition, the market may include a variety of vendors as determined by market management. A farmers market is organized for the purpose of facilitating personal connections that create mutual benefits for local farmers, vendors, shoppers and communities.

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