



2024 Farmers Market Food Access Coordinator Manual



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Maryland Market Money (MMM) is a statewide food access program that feeds Marylanders and supports farmers.

MMM removes economic barriers for Marylanders experiencing food insecurity, providing a dollar-for-dollar match for purchases made using federal nutrition benefits at participating Maryland farmers markets, farm stands, and CSAs while providing technical assistance, training, marketing, and additional services to stakeholders.



SMADC is a division of the
TRI-COUNTY COUNCIL
for SOUTHERN MARYLAND



Maryland Market Money is run jointly by the Southern Maryland Agricultural Development Commission (SMADC), a division of the Tri-County Council for Southern Maryland, and the Maryland Department of Agriculture (MDA) with support from the Farms and Food Access for a Resilient Maryland (FFARMD) Foundation.

TYPES OF CURRENCY ACCEPTED AT THE MARKET

1. Maryland Market Money (MMM). MMM provides a dollar-for-dollar match up to the current maximum daily limit per shopper per day, for any federal nutrition benefits that are utilized at participating farmers markets.



2. SNAP/EBT/P-EBT. Shoppers can use Independence Cards (SNAP/EBT is uploaded to this card for each participant monthly) or Pandemic EBT Cards (P-EBT was distributed to children who receive free and reduced lunch at school when their schools were closed due to the pandemic. Even though schools have reopened, families may still have cards with balances available) to purchase \$1 SNAP/EBT tokens at this market. The \$1 SNAP/EBT tokens are used to purchase SNAP-eligible food items at this market only. Shoppers who have purchased \$1 SNAP/EBT tokens are also eligible to receive a dollar-for-dollar match in MMM funds up to the current maximum daily limit per shopper per day. Generic SNAP tokens provided by MMM are green plastic, but markets are encouraged to have their own unique SNAP tokens made to ensure SNAP tokens stay in circulation only at the market where they were issued. Conversely, if the market's vendors are processing SNAP directly and the market does not use its own SNAP-processing equipment, then SNAP tokens as currency are unnecessary and SNAP receipts will be in use. See "Set Up" instructions on Page 5.



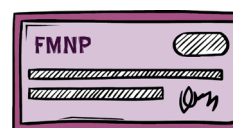
3. Credit & Debit. Shoppers can use a debit or credit card to purchase \$5 tokens to spend with any vendor who participated in the farmers market. Unlike the federal nutrition benefits, shoppers can receive change from their purchases in actual cash from the vendors. This is an optional offering and may not be in use at all markets.



4. Women, Infants & Children – Cash Value Benefit (WIC-CVB). WIC participants are issued a Cash Value Benefit (CVB) each month on their eWIC EBT card that can be used to buy any variety of fruit or vegetable. Shoppers spend this benefit directly with a produce vendor who has eWIC-processing equipment. The vendor gives them a receipt to turn in at the MMM distribution point in order to receive their matching funds in Maryland Market Money (MMM) in which you will match dollar for dollar in MMM up to the current maximum daily limit per shopper per day.



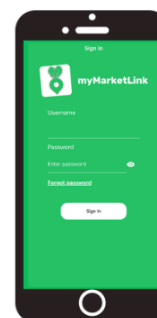
5. Women, Infants & Children – Farmers Market Nutrition Program and Senior Farmers Market Nutrition Program (WIC – FMNP or Senior-FMNP). WIC participants also receive Farmers Market Nutrition Program (FMNP) benefits each year. Eligible seniors also receive this benefit. In 2024, FMNP will be issued as an electronic benefit instead of paper checks like prior years. Shoppers spend this benefit directly with a produce vendor who is FMNP-certified. The vendor gives them an FMNP receipt to turn in to at the MMM distribution point in order to receive their matching funds in Maryland Market Money (MMM) in which you will match dollar for dollar in MMM up to the current maximum daily limit per shopper per day.



If Applicable:

6. Maryland Market Money Electronic Incentives (MMM e-Incentives). Learn more about the pilot program here: <https://www.marylandmarketmoney.org/mmm-eincentives>

Please contact the MMM e-Incentives Coordinator, Kelley Koeppen, at kkoeppen@marylandmarketmoney.org for more information and to participate.



PRIOR TO THE MARKET

In the week leading up to the market, ensure that all of the equipment is ready, and all the supplies are restocked. You will need to bring the following with you to the market every week:

- the market's SNAP/EBT equipment, if applicable (fully charged smart device or processing equipment, card reader, & optional printer)
- \$1 SNAP/EBT tokens (if the coordinator is processing the SNAP/EBT transactions)
- \$5 credit/debit tokens (optional)
- blue plastic \$1 MMM tokens
- SNAP, FMNP, and/or eWIC receipts (if any vendors accept these benefits directly)
- MMM banner or signage
- data tracking sheets (if using)
- pens
- MMM informational rack cards
- How to Use Your Benefits postcards
- vendor token collection bags with vendor payout sheets
- booth set up (table, chairs, tablecloth, etc.)



Ensure all supplies are stocked and ready:


- Turn on the SNAP/EBT processing equipment. Check for software updates.
 - Before updating, find all passwords.
 - *Pro tip: If using TotilPay on an Apple device, always update the iOS before you update TotilPay.*
- Check the SNAP-processing equipment's battery level. If needed, charge the battery prior to market.
- Turn the SNAP-processing equipment back off after the market so that it does not lose battery.


On the day of the market, pick up the equipment and supplies from your office or storage, if applicable.


RESPONSIBILITIES AT THE MARKET

SET UP

Arrive at least 30 minutes before the start of the market. Locate the token collection bags labeled with each vendor's name. Each bag has a 'Vendor Payout Sheet'. For the SNAP/FMNP/eWIC authorized vendors, make sure they also have a handful of colored SNAP/FMNP/eWIC receipts in their bags each week.

Farmers Market _____ Vendor _____ Date ____ / ____ / ____	SNAP \$ _____ Insert \$ spent rounded down to nearest \$
<p>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i></p> <p>Vendor: Please complete and return receipt to the customer.</p>	
 <div style="display: inline-block; vertical-align: middle; text-align: center;"> 2 0 2 4 </div>	

Farmers Market _____ Vendor _____ Date ____ / ____ / ____	Senior FMNP \$ _____ WIC FMNP \$ _____ Insert \$ spent rounded down to nearest \$
<p>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i></p> <p>Vendor: Please complete and return receipt to the customer.</p>	
 <div style="display: inline-block; vertical-align: middle; text-align: center;"> 2 0 2 4 </div>	

Farmers Market _____ Vendor _____ Date ____ / ____ / ____	eWIC \$ _____ Insert \$ spent rounded down to nearest \$
<p>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i></p> <p>Vendor: Please complete and return receipt to the customer.</p>	
 <div style="display: inline-block; vertical-align: middle; text-align: center;"> 2 0 2 4 </div>	

Distribute the vendor bags before the market opens. Take this opportunity to check in with the vendors to capture any questions/concerns they have and to follow-up with questions/concerns from week prior. As you do so:

- Ensure that the vendors have appropriate signage hung in a visible place. This includes any signage you distribute as well as FMNP/eWIC signage from MDA/WIC if they are an authorized vendor.

There are one to two varieties of market-specific tokens at the market. There will be one for SNAP/EBT transactions and might be one for credit/debit transactions. Tokens may be used that day or saved for later weeks. *They cannot be used at other markets.* Each market should have SNAP/EBT and credit/debit tokens (if applicable) unique to itself with the market name on these tokens. Some markets use generic green plastic \$1 SNAP tokens from the Maryland Market Money program until they can get their own.



- **Credit/debit:** You can accept all major credit and debit cards if your market chooses to do so. If you're not sure, ask the market manager. When someone wants to use these cards, swipe them using the card reader and provide them with the appropriate number of credit/debit tokens to match what they have swiped. A common practice is to add a \$1 transaction fee for credit/debit transactions; inform the customer if there is an additional charge for using credit/debit at the market and get their approval before completing the transaction. Implementing a transaction fee will be the decision of market management. Because each token is worth \$5, you can only approve transactions in multiples of \$5 (plus a transaction fee, if applicable). Inform customers that they can receive change from vendors when they spend these tokens at the market. Because most vendors accept credit/debit directly, credit/debit tokens are rarely used at markets these days.
- **SNAP/EBT/P-EBT:** In Maryland, SNAP, Pandemic EBT, and Summer SNAP benefits are disbursed electronically via the "Independence Card" and sometimes a separate EBT Card. Customers can swipe their cards in exchange for \$1 SNAP/EBT tokens in the amount of their choice. Customers can receive a dollar-for-dollar match in Maryland Market Money (blue plastic \$1 tokens) up to the current maximum daily limit per shopper per day in addition to the SNAP/EBT tokens. *(For example, if a customer spends \$10 in SNAP/EBT, they will receive \$10 in SNAP/EBT tokens and \$10 in Maryland Market Money. If a customer spends \$4 in SNAP/EBT, they will receive \$4 in SNAP/EBT and \$4 in Maryland Market Money.)* Vendors may NOT provide change for the \$1 tokens or for Maryland Market Money.



Customers can also receive **Maryland Market Money** for the Farmers Market Nutrition Program (WIC & Senior) and the eWIC Cash Value Benefit (WIC-CVB). Customers spend these benefits directly with the vendors, who provide them with colored receipts indicating the amount spent. The customer then turns in these receipts at the market table to you in exchange for Maryland Market Money tokens. Each customer can receive a dollar-for-dollar match of Maryland Market Money for federal nutrition benefits spent up to the current maximum daily limit per shopper per day. If not using a market data collection sheet, a best practice is to write the \$ amount of MMM you gave the customer on the receipt. That way you can tally them up at the end of the market day.



SIGNAGE

Signs are a key to success at farmers markets. Signs make our programs accessible to people who would otherwise never get involved. Of SNAP recipients who already shop at farmers markets, more than 1/3 did not know they could use their benefits at the market! Shoppers would benefit from having a multitude of signs to let them know exactly how they can use their benefits at the market. Vendors, too, would benefit due to the increase in sales.

Each vendor who accepts Federal Nutrition Benefits directly must have a sign to let shoppers know which ones it accepts per those benefits program guidelines. Vendors who accept MMM tokens should also display a sign.



Markets that use debit/credit tokens should also provide signs to vendors who do not accept federal nutrition benefits. These signs should indicate that they accept the credit/debit tokens. This helps reduce confusion and promotes the market currency. Laminated signs work well. We have found that it is best to make the signs easily recognizable. For example, making all the signs yellow helps customers easily identify the sign from a distance. Successful signs also include images, particularly of payment cards and tokens.

Finally, your table must have signs. All signs should be easily readable from a distance. The signs should let customers know that this is the place to use their credit, debit, and SNAP/EBT/P-EBT cards

to receive tokens. Signs should also promote Maryland Market Money, our incentive money that allows us to double federal benefit money spent at the market. The MMM program provides laminated signs as well as optional banners.

There are sample signs in APPENDIX B. Always laminate your signs, use font that is easy to read, and include images for visual learners. If you need help with signs, templates, clip art, or logos, ask MMM program staff.

SNAP/EBT/P-EBT MATCHING – MARKET LEVEL

If your market is processing SNAP/EBT/P-EBT at the market info booth and using SNAP tokens, You will be using either your market's \$1 SNAP tokens or the generic green plastic \$1 SNAP tokens. Ask your manager which applies to your market.

When the customer arrives at your table, give them a warm welcome. Ask them how much money they would like to take out of their SNAP/EBT/P-EBT account. Swipe their card according to your SNAP-processing equipment's instructions for the amount the customer wants and offer them a receipt. (This can be done with a Bluetooth receipt printer or often via email or text with some equipment.)

Once the card transaction has been approved, give the customer the same amount of SNAP tokens. For whatever amount they spent, also give them that same amount in Maryland Market Money blue tokens up to the current maximum daily limit per shopper per day.




Please note: the card transaction MUST be approved. Do not distribute tokens in advance of an approved transaction or with a declined transaction.

If a customer comes back on the same day to purchase additional tokens using their Independence Card, repeat this process. Keep in mind, the current maximum daily limit per shopper per day on blue MMM matching tokens will still apply. If a customer exhausted their daily limit the last time they visited you, then they would not receive additional blue MMM match tokens.

At the end of the market day, you will need to run a report via your SNAP-processing equipment to determine the amount of SNAP tokens you distributed for the day. You can also do this by keeping a running tally tracking your distribution throughout the day on paper such as the market data collection sheet mentioned previously.

SNAP/EBT/P-EBT MATCHING – VENDOR LEVEL

If your market vendors are processing SNAP/EBT/P-EBT directly at their stalls, there will not be SNAP/EBT tokens in circulation at your market. In this case, your vendors will have SNAP receipts that you provided them in their vendor bags. For 2024, the SNAP receipts are pastel green.

Farmers Market _____	SNAP \$ _____
Vendor _____	Insert \$ spent rounded down to nearest \$
Date ____ / ____ / ____	
<small>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i> Vendor: Please complete and return receipt to the customer.</small>	
	
2024	

The vendor will process the customers' SNAP/EBT/P-EBT cards at the point of sale and will then give the customer a blue SNAP receipt. The vendor should write the \$ amount of the purchase on the receipt and instruct the customer to return to you to get MMM \$1 blue match tokens.

When the customer arrives at your table, give them a warm welcome. Thank them for choosing to spend their benefits at the farmers market. Take their SNAP receipt and give them the appropriate amount of MMM tokens as a match. It's also a good idea to write on the receipt the amount of MMM tokens you distributed in exchange for that receipt. This will help you later in your data reporting.





Save all the receipts you are given by customers. At the end of the market day, you will need to determine the amount of SNAP tokens you distributed for the day by counting the SNAP and MMM distribution on these receipts. You can also do this by keeping a running tally tracking your distribution throughout the day on paper.

It is also a best practice to save all your receipts rubber banded with the market date on them and file them away throughout the season. In case of a discrepancy or an audit, MMM program staff may contact you to validate your data reported. Having those receipts as backup proof is a good idea.

FMNP (WIC OR SENIORS) & WIC CVB MATCHING

If your market vendors are accepting FMNP checks or processing eWIC directly at their stalls, your vendors will have FMNP or eWIC receipts that you provided them in their vendor bags. For 2024, the FMNP receipts are goldenrod yellow and the eWIC receipts are pastel purple.

Farmers Market _____ Vendor _____ Date ____ / ____ / ____	Senior FMNP \$ _____ WIC FMNP \$ _____ <small>Insert \$ spent rounded down to nearest \$</small>
<small>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i></small> <small>Vendor: Please complete and return receipt to the customer.</small>	
 <div style="display: inline-block; vertical-align: middle; text-align: center;"> 2 0 2 4 </div>	

Farmers Market _____ Vendor _____ Date ____ / ____ / ____	eWIC \$ _____ <small>Insert \$ spent rounded down to nearest \$</small>
<small>Customer: Please return this receipt to the market info table to receive a \$ for \$ match to spend on fruit, vegetables, herbs, dairy, meat, or honey. Receipt must be redeemed for the match on the same day. Daily limit may apply. <i>Entrega este recibo a la mesa de información del mercado para recibir \$ por \$ equivalentes para gastar en frutas, verduras, hierbas, lácteos, carne o miel. El recibo debe canjearse por el partido el mismo día. Se aplicará un límite diario.</i></small> <small>Vendor: Please complete and return receipt to the customer.</small>	
 <div style="display: inline-block; vertical-align: middle; text-align: center;"> 2 0 2 4 </div>	

The vendor will process either the customers' FMNP benefits or the customers' eWIC cards at the point of sale and will then give the customer an FMNP or eWIC receipt. The vendor should write the \$ amount of the purchase on the receipt and instruct the customer to return to you to get MMM \$1 blue match tokens. Vendors should only give one receipt per benefits transaction. Example: If a customer spends 3 \$5 FMNP checks in 1 transaction, the customer will only receive 1 receipt.

When the customer arrives at your table, give them a warm welcome. Thank them for choosing to spend their benefits at the farmers market. Take their receipt and give them the appropriate amount of MMM tokens as a match. It's also a good idea to write on the receipt the amount of MMM tokens you distributed in exchange for that receipt. This will help you later in your data reporting.



Save all the receipts you are given by customers. At the end of the market day, you will need to determine the amount of FMNP and/or eWIC CVB plus the MMM tokens you distributed for the day by counting the FMNP and eWIC CVB spent with farmers and the MMM distribution on these receipts. You can also do this by keeping a running tally tracking your distribution throughout the day on paper such as the market data collection sheets mentioned previously.

It is also a best practice to save all your receipts rubber banded with the market date on them and file them away throughout the season. In case of a discrepancy or an audit, MMM program staff may contact you to validate your data reported. Having those receipts as backup proof is a good idea.

BREAKDOWN

At the end of each market day, you'll need to collect the following items from the vendors:

- Vendor bags: please make sure all '*Vendor Payout Sheets*' are completed (by the vendors) for the day and the tokens and blank receipts are placed back inside of the bag.
- Vendor signs

Make sure the remainder of your booth items are packed up and then stored in a secure location.



DATA REPORTING

Data is entered at the end of each market day in a Google form unless your market has multiple days per week. If your market occurs several days per week, you will enter the combined data from the week on the day you choose (that will stay consistent throughout the season). Usually, this combined data date will be a Saturday date. Each week after market, customer transaction data should be copied from the system that you use to track each transaction to the Google Form exactly as it was captured at market into the 'Maryland Market Money Manager: Distribution and Redemption 2023' form.

Distribution and Redemption Form – (<https://bit.ly/2024DataReportingForm>)

Distribution: Be sure to enter the date that you are reporting on in the drop-down calendar, the market name, and all SNAP, SNAP MMM incentive, eWIC, WIC FMNP, Senior FMNP, and matched transactions for each type of benefit and the dollar amount dispersed each week. If your market does not distribute a specific incentive, you should just enter a zero. You will also need to report the number of first time MMM customers this season. You can ask each customer "Is this your first time receiving MMM this season?" This will allow us to track the number of unique MMM customers this season.

Redemption: You will also need to record the data for redeemed transactions in the reporting form. Redeemed transactions are the tokens spent by customers with vendors. For both SNAP/EBT and MMM payment types, please enter the total amount redeemed in dollars. Notice you will need to separate this data based on whether the vendor is a produce vendor or not. *Due to the program's grant reporting requirements from USDA, SNAP/EBT and MMM redeemed with produce vendors vs. non-produce vendors needs to be documented separately.*

On the data reporting form, there are clear explanations on exactly how to define each piece of data requested in the form. If you have questions or if you need to make a change for data that was entered incorrectly or duplicated, contact the MMM program coordinator, Sophie Brauns (sbrauns@smadc.com). For changes, MMM program staff can either make the change on your behalf or cancel out the erroneous entry so you can re-enter it correctly.

Maryland Market Money requires each participating farmers market to report data weekly. It is recommended to submit data at the end of every market day to avoid missing the weekly deadline and getting backlogged in data entry. Backlogged data entry will result in stalled incentive funding disbursement and the market may find itself in a situation where it is unable to reimburse its vendors until the data reporting for the market is caught up to date.

VENDOR REIMBURSEMENT FOR TOKENS

How you report the token amounts spent with vendors will depend on who is responsible for reimbursing the vendors for the tokens they received. This may vary from market to market. Ask your market manager for guidance regarding the vendor reimbursement procedure they have implemented.

OUTREACH

Many managers have established outreach efforts and activities in the market's local community, so you should work directly with market managers to develop a strategy for the season. Find out where you can support existing efforts and work with the managers and to identify new potential opportunities. This will require research and exploration on your part. Keep track of everywhere you go, which partners you connect with, and the level of success you experience with each effort; this information will help the market hone and refine its outreach strategy from year to year. For more helpful ideas and tips, visit the Maryland Market Money website and read this blog post: <https://www.marylandmarketmoney.org/news/maryland-market-money-promotion-and-outreach-resources>

Dollar-for-dollar* federal nutrition benefit matching available with Maryland Market Money

marylandmarketmoney.org

*daily limit may apply

APPENDIX A: FREQUENTLY ASKED QUESTIONS

CAN THE TOKENS BE USED AT ALL MARKETS?

Yes and no. The SNAP tokens are all specific to each unique market since SNAP transaction reimbursement deposits funds directly into the market's account. This is why we encourage all markets to get their own SNAP tokens made. Technically, the blue MMM tokens could be spent at other markets, however, in order to keep market budgets accurate, *it is best to encourage customers to spend their tokens at the market where they obtained them.* If a few get spent elsewhere it is not the end of the world.

THE MMM TOKENS ARE BLUE PLASTIC. WHAT IF CUSTOMERS TRY TO SPEND OLD METAL MARYLAND FARMERS MARKET ASSOCIATION OR OTHER MARKETS' TOKENS?

Only blue plastic tokens are valid for spending as MMM incentives. If the customer has SNAP tokens from another market, they should spend those at the market where they acquired the token. Metal tokens expired at the end of 2019 and came from a different organization. They are no longer valid for making purchases the same as old FMNP checks are no longer valid. All tokens distributed should be circulating and redeemed within the same market where they were distributed.

THE VENDORS HAVE OLD TOKENS FROM PREVIOUS SEASONS. CAN THEY STILL TURN THEM IN FOR REIMBURSEMENT?

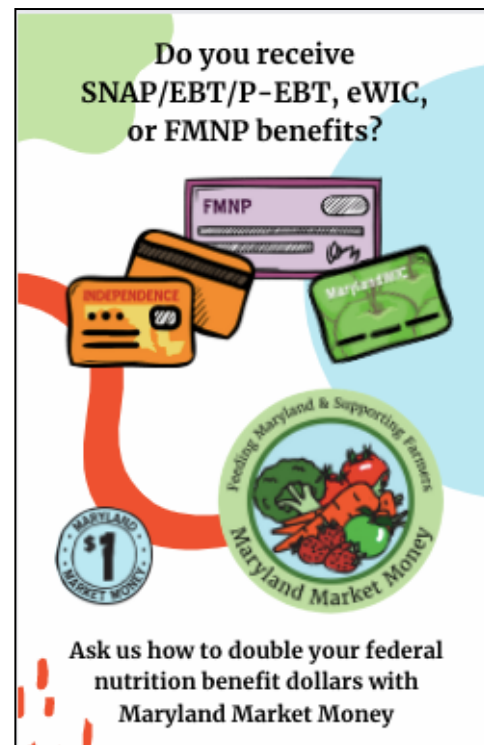
We always want vendors to be compensated for their products. If the tokens were acquired by the vendor from customers shopping at YOUR market, the vendor can turn them in for payment. You will add this in with any token redemption figures you are reporting in the MMM Distribution and Redemption Form. Encourage vendors to turn in tokens as they are received each week. *Any tokens acquired by vendors from shoppers at other markets should be turned in at those other markets.*

CAN RECEIPTS BE TURNED IN FOR TOKENS ANYTIME?

No. Receipts must be turned in by the customer on the same day as their market visit. Receipts cannot be banked up for future token redemption.

APPENDIX B: SIGNAGE

To display at the market info table
or wherever blue MMM tokens are
distributed:



Give one of these signs to each vendor
selling SNAP-eligible food.

