# Guide to Farmers Market Currencies

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<td><strong>FMNP (SENIOR &amp; WIC PAPER CHECKS)</strong></td>
<td>Both Senior Farmers Market Nutrition Program (FMNP) and WIC FMNP come in the form of $5 checks. Vendors must complete training through the Maryland Department of Agriculture (MDA) to accept FMNP checks.</td>
<td>Fruits and vegetables grown in Maryland or contiguous counties of boarding states. Herbs. Senior FMNP checks may be used to purchase honey.</td>
<td>Hot, prepared food items. Any item that is not a fruit or vegetable. Senior FMNP checks may be used to purchase honey.</td>
<td>Accept FMNP check from customer and give customer an FMNP receipt with either FMNP-WIC or SENIOR FMNP circled on it. Instruct customer to take receipt to the market table, where they will receive their Maryland Market Money.</td>
<td>NO CASH CHANGE IS ALLOWED.</td>
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<tr>
<td><strong>WIC FVB (eWIC)</strong></td>
<td>Women, Infants &amp; Children Fruit &amp; Vegetable Checks (WIC FVB) come in varying amounts. Vendors must complete MDA training to accept WIC FVC and have equipment to process eWIC card transaction.</td>
<td>Fruits and vegetables from any source.</td>
<td>Hot, prepared food items. Any item that is not a fruit or vegetable. Herbs.</td>
<td>Vendor accepts WIC FVB from customer and gives customer an FVB receipt with $8, $11 or $17 circled on it. Instruct customer to take receipt to the market table, where they will receive their Maryland Market Money.</td>
<td>NO CASH CHANGE IS ALLOWED.</td>
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### SNAP ($1 Wooden Tokens)

SNAP (Supplemental Nutrition Assistance Program) benefits are distributed on an EBT (Electronic Benefits Transfer) or Independence card. SNAP customers use their EBT card at the market table, where they receive $1 tokens to spend at market. Some vendors also accept SNAP cards directly. Those vendors have their own processing equipment.

- **SNAP eligible items:** Fruits, vegetables, meat, eggs, bread, honey, herbs and seedlings that can be used to grow food.
- **Hot, prepared food items.**

If market processes the transaction, vendor accepts $1 SNAP tokens from customer in exchange for SNAP eligible items.

If vendor processes the transaction directly, vendor then gives a SNAP receipt to the customer to take to the market table in exchange for their MMM match money.

NO CASH CHANGE IS ALLOWED.

### Debit/Credit ($5 Wooden Tokens)

$5 tokens are given to customers who use their debit or credit card at market.

- **$5 tokens are given to customers who use their debit or credit card at market.**
- **All items including prepared, hot foods, crafts, clothing, etc. may be purchased with $5 tokens.**

All items at market may be purchased with $5 tokens.

Accept $5 tokens from customer.

YES, CASH CHANGE IS ALLOWED.

### Maryland Market Money ($1 Metal Tokens)

MMM dollars are silver metal matching tokens given to customers who spend SNAP, WIC-FVB, and/or FMNP (Senior and WIC) benefits at market.

- **MMM dollars are silver metal matching tokens given to customers who spend SNAP, WIC-FVB, and/or FMNP (Senior and WIC) benefits at market.**
- **All SNAP eligible items including: Fruits, vegetables, meat, eggs, bread, honey, herbs, and seedlings that can be used to grow food.**

Accept Maryland Market Money from customer in exchange for SNAP, WIC-FVB, and/or FMNP eligible items.

NO CASH CHANGE IS ALLOWED.