



## Guide to Farmers Market Currencies

CURRENCY	DESCRIPTION OF MARKET CURRENCY	ELIGIBLE ITEMS	INELIGIBLE ITEMS	PROCEDURES	CAN I GIVE CHANGE?
<p style="text-align: center;"><b>FMNP (SENIOR &amp; WIC PAPER CHECKS)</b></p> 	<p>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.</p>	<p>Fruits and vegetables grown in Maryland or contiguous counties of boarding states. Herbs. Senior FMNP checks may be used to purchase honey.</p>	<p>Hot, prepared food items. Any item that is not a fruit or vegetable. Senior FMNP checks may be used to purchase honey.</p>	<p>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.</p>	<p style="text-align: center;">NO CASH CHANGE IS ALLOWED.</p>
<p style="text-align: center;"><b>WIC FVB (eWIC)</b></p> 	<p>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.</p>	<p>Fruits and vegetables from any source.</p>	<p>Hot, prepared food items. Any item that is not a fruit or vegetable. Herbs.</p>	<p>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.</p>	<p style="text-align: center;">NO CASH CHANGE IS ALLOWED.</p>

**Maryland Farmers Market Association**  
**741 Generals Highway**  
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[www.marylandfma.org](http://www.marylandfma.org)



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<p style="text-align: center;"><b>SNAP (\$1 WOODEN TOKENS)</b></p> 	<p>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.</p>	<p>All SNAP eligible items including: Fruits, vegetables, meat, eggs, bread, honey, herbs and seedlings that can be used to grow food.</p>	<p>Hot, prepared food items.</p>	<p>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.</p>	<p style="text-align: center;">NO CASH CHANGE IS ALLOWED.</p>
<p style="text-align: center;"><b>DEBIT/CREDIT (\$5 WOODEN TOKENS)</b></p> 	<p>\$5 tokens are given to customers who use their debit or credit card at market.  <i>This is not available at all markets.</i></p>	<p>All items including prepared, hot foods, crafts, clothing, etc. may be purchased with \$5 tokens.</p>	<p>All items at market may be purchased with \$5 tokens.</p>	<p>Accept \$5 tokens from customer.</p>	<p style="text-align: center;">YES, CASH CHANGE IS ALLOWED.</p>
<p style="text-align: center;"><b>MARYLAND MARKET MONEY (\$1 METAL TOKENS)</b></p> 	<p>MMM dollars are silver metal matching tokens given to customers who spend SNAP, WIC-FVB, and/or FMNP (Senior and WIC) benefits at market.</p>	<p>All SNAP eligible items including: Fruits, vegetables, meat, eggs, bread, honey, herbs, and seedlings that can be used to grow food.</p>	<p>Hot, prepared food items.</p>	<p>Accept Maryland Market Money from customer in exchange for SNAP, WIC-FVB, and/or FMNP eligible items.</p>	<p style="text-align: center;">NO CASH CHANGE IS ALLOWED.</p>

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