

Double SNAP Dollars Training Manual



TABLE OF CONTENTS

What is Double SNAP Dollars? Program Highlights	2
Procedures	3
• Double SNAP at Farmers Markets	
• Double SNAP at CSAs	
• Double SNAP at Farm Stands	
• Double SNAP at Grocery Retailers	
Customer Service	8
Invoicing	8
Data Tracking and Collection	9
Appendix	10
• SNAP-Eligible foods list	
• Sample Token sheet	
• Sample Vendor Reimbursement template	
• Sample SNAP policy for Farmers Markets	

WHAT IS DOUBLE SNAP DOLLARS? PROGRAM HIGHLIGHTS

Program Overview

Double SNAP Dollars is a nutrition incentive program that helps food-insecure Montanans afford more fresh, local produce by doubling the purchasing power of their SNAP benefits. For every dollar spent on SNAP-eligible foods at participating locations, SNAP recipients receive an extra dollar to spend on fresh, local produce. The goal of the program is to provide a dignified approach for people with limited means to access the quality of food they desire, while supporting local farmers and the Montana economy.

By offering Double SNAP Dollars at your site, you are participating in a collaborative effort to improve food access and the local food economy in Montana. Thank you!

Double SNAP Dollars Sites

Double SNAP Dollars are offered at local food retailers such as farmers markets, community supported agriculture (CSA) programs, farm stands, and retail grocery stores. There are sites all across Montana! We highly encourage all sites to cross-promote each other, especially if there are other sites in your region. To see all participating locations, visit the website: DoubleDollarsMT.com

Coordinating Agencies and Technical Assistance

The Community Food and Agriculture Coalition (CFAC) originally piloted the Double SNAP Dollars program and its corresponding regional collaboration in 2016. Currently, there are four regional coordinating agencies that provide technical assistance, structure, and funding for Double SNAP programs in their regions.

Your regional coordinator is happy to help you and your Double SNAP Dollars program in any way possible. Regional Coordinators are listed below:

Gretchen Boyer, Land to Hand Montana,
Northwestern MT Regional DSD Coordinator
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**NATIONAL CENTER
FOR APPROPRIATE
TECHNOLOGY**

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Available Resources

1. [Double SNAP Dollars Website](#): A website is maintained that includes all Double SNAP Dollars sites and information about the program: [DoubleDollarsMT.com](#). This is a good resource for clients interested in learning more about the program, along with materials available for you to print and use:

1. Implementation Resources:
 - Data Collection Sheets (required at all DSD sites)
 - SNAP and Double SNAP Item Eligibility Guides
 - Outreach Checklist
2. Training Resources:
 - Double SNAP Dollars Training Manual
3. Outreach Materials
 - Program brochure
 - Program flyers and handbills

PROCEDURES

Farmers Markets

Snapshot of how Double SNAP Dollars works at the market

1. Customers visit the SNAP/EBT machine at the market booth to have their Montana Access cards swiped for the dollar amount they would like to spend.
2. Customers are provided SNAP/EBT tokens for the value from their Access card. They are also provided with an equal amount of Double SNAP Dollars tokens (up to the maximum match amount – **due to Covid Relief funding, the maximum match has been increased to \$30 per customer per day through 2024!**)
3. Customers pay vendors with their tokens. SNAP/EBT tokens can be used to pay for any SNAP eligible item. Double SNAP tokens can be used for any fruits or vegetables.
4. At the end of the market, vendors exchange all tokens to the market manager for payment.
5. Accurately record all transactions on the SNAP and Double SNAP Weekly Reports.
6. All SNAP and Double SNAP Weekly Reports are submitted to your coordinating agency at the end of each month (see Data Tracking and Collection for more information).

Token Disbursement

- Follow your SNAP policy and procedures as normal.
- Market employee provides customer with two types of tokens:
 - **SNAP/EBT tokens**, in the dollar amount the customer indicated– these can be spent on any SNAP-eligible item at the market (produce, meat, eggs, honey, milk and baked goods)

- **Double SNAP tokens**, to match the amount provided in SNAP tokens, up to your site's limit amount- these can be spent on fruits, vegetables, seeds, bedding plants, herbs, and mushrooms.
- *See the list of eligible products for each token type at the end of this guide*
- NO CHANGE can be exchanged for ANY tokens
- NO REFUNDS may be provided for Double SNAP Dollars tokens. REFUNDS for regular SNAP tokens may be returned to the customer's EBT account through your EBT terminal at the customer's request.
- It is best to explain to each customer how the tokens work. (See the Customer Service section for more information)
- Accurately record each transaction in the SNAP and Double SNAP Weekly Report log (see Data Tracking and Collection for more information) and submit to CFAC/Regional Coordinator by the end of the following month.

Vendor Reimbursement

- Follow the same procedure for vendor reimbursement of Double SNAP tokens as you do for SNAP/EBT tokens
- Do not reimburse vendors for Double SNAP tokens if they do not sell fruits, vegetables, or plant starts
- Accurately record the reimbursements made to vendors, and include the value of SNAP reimbursements and Double SNAP reimbursements on your monthly data tracking sheets.

Example Token Disbursement to Customers:

Kim visits your market booth and asks to spend \$10 from her SNAP card, or MT Access Card. You give her \$10 in SNAP tokens + \$10 in Double SNAP tokens. She only spent \$10, but now has \$20 to shop with.

Example Token Reimbursements to Vendors:

Shay, a vendor, comes to your booth at the end of market with \$20 worth of SNAP/EBT tokens and \$5 worth of Double SNAP tokens. Shay only sells bread, so she was ineligible to accept Double SNAP tokens. You reimburse her for \$20, then explain the Double SNAP tokens and why you can't reimburse her for that \$5.

Ian, a vendor, comes to your booth at the end of market with \$10 worth of SNAP/EBT tokens and \$20 worth of Double SNAP tokens. Frank sells meat, eggs, and produce so he is eligible to accept all forms of tokens. You reimburse Frank for \$30.

PRO TIP #1: Order Double SNAP Dollars tokens that look very different from your regular SNAP/EBT tokens (many sites use plastic orange tokens for their Double SNAP tokens). This makes it easier for customers and vendors to tell the tokens apart. Token production and delivery typically takes 3 or more weeks so order ahead of time.

PRO TIP #2: Have a printed copy (and laminated if possible) of the token sheets included at the end of this guide available at the market booth. If a customer doesn't understand the difference between the tokens, it is helpful to have a visual to show them.

PRO TIP #3: Although it is not required for vendors to go through training to accept SNAP tokens, it is best to provide training or other resources for them to better understand the program. You can incorporate Double SNAP Dollars information into this training. Opportunities to present this resource to vendors include: in-person training at a market vendor meeting or in a SNAP/Double SNAP Vendor Policy (see examples of such resources at the end of this guide).

Most vendor confusion about Double SNAP seems to stem from confusion of the SNAP program. Clear guidance from the market will help both the vendor and customer experience, as well as your own!

Community Supported Agriculture (CSA) Programs **Snapshot of how Double SNAP Dollars works at CSAs**

With Double SNAP Dollars, SNAP customers are matched up to \$250 per season!

1. A SNAP customer chooses which CSA share they would like to participate in for the season.
2. The CSA coordinator and the SNAP customer decide on a payment plan to make regularly scheduled payments throughout the season.
 - Payment plan rules:
 - Due to SNAP rules, SNAP customers are not able to pay for their CSA in one up front, (pre-harvest) payment.
 - Any prepayments must be within 14 days of pick-up. Therefore, unlike the typical CSA model where the customer pays all up-front, the SNAP CSA customer must make multiple payments if using their SNAP benefits to pay for the share. SNAP retailers may not process SNAP/EBT payments more than 14 days before providing the SNAP customer with the purchased goods. (Source: [Farmers Market Legal Toolkit](#)).
 - Additionally, membership fees are not SNAP eligible. Customers may not use SNAP benefits to pay for a CSA membership fee or a market processing fee. SNAP benefits may be used only for the food itself. (Source: [Farmers Market Legal Toolkit](#)).
 - SNAP payments cannot be done over the phone, so your CSA must coordinate with the customer to make regularly scheduled payments in-person throughout the season.

CSA Payment Plan with Double SNAP Dollars:

- Weeks 1 & 2 shares processed with EBT card & weeks 3 & 4 shares are covered with Double SNAP match
- EBT card is processed 1 time each month

- This ensures the customer receives the purchased food within 14 days of their SNAP/EBT purchase, while the last 2 weeks of the month is covered with Double SNAP.

Solutions for Multi-Site CSAs

Offline, manual SNAP vouchers can be used in lieu of staffing each pickup site to process customers' SNAP cards.

OFFLINE FOOD STAMP VOUCHER

Important! Vouchers must be redeemed in your POS device within 15 days of customer sale or funds will not be reimbursed.

VOUCHER NUMBER	VOUCHER NUMBER
----------------	----------------

EBT CARD NUMBER: _____

DATE (MM-DD-YYYY): _____

AUTHORIZATION: _____

AMOUNT (\$\$\$,cc): _____

TRANSACTION TYPE: (Please circle one)
Purchase Refund

REASON: (Please circle one)
3rd Party Processor Down Store Terminal(s) Down Phone Line Problem Host Computer Down Emergency Issuance

Store FNS Authorization Number: _____ PRINT CARDHOLDER NAME: _____
Store Name: _____
Store Address: _____
Store City/State/Zip Code: _____ CARDHOLDER SIGNATURE: _____
Store Supervisor/Clerk Signature: _____

MERCHANT COPY

- Manual SNAP vouchers are used to collect customers' EBT payment information in advance to process on your EBT machine at a later date.
- SNAP customers' signature on the manual vouchers authorizes the transaction in lieu of entering their EBT pin number.

Manual Voucher CSA Payment Plan process:

1. Coordinate with your SNAP customers to fill out a manual SNAP voucher for each month that you will process their SNAP card based on the agreed upon payment plan.
2. Customers can either come in-person one time before the season to fill out and sign the stack of vouchers, or this can be done through the mail to limit transportation burden.
3. At the designated payment time each month, process the SNAP customer's offline manual voucher using the two-step process of "Approving" and "Clearing" the Voucher. (Review resource: How to Use Manual Vouchers, NCAT).

Data Tracking and Collection – Record each SNAP transaction and Double SNAP match on a monthly data sheet. See page 10 for more details.

Farm Stands

Snapshot of how Double SNAP Dollars works at Farm Stands

Incorporate Double SNAP into your farmstand by choosing a payment model:

1. Create your own scrip!
 - Provide customers with matching Double SNAP Dollars scrip (e.g. paper coupons or tokens) at the time of SNAP purchase
 - Customers spend scrip on fruits and vegetables at your stand
2. Instant Double SNAP Dollars match
 - At the time of SNAP payment, let the customer know their SNAP payment has been matched with Double SNAP Dollars, and they can take home an additional \$XX amount worth of fruits and vegetables.
3. 50% off on all produce purchases!
 - 50% is paid for with their SNAP/EBT card, and the other 50% is subsidized with Double SNAP Dollars
4. “Build a balance” system that SNAP customers can draw down from
 - SNAP customers build a balance by swiping their SNAP card for their desired amount, and staff person records the SNAP balance and matched Double SNAP balance using a recordkeeping system (such as a notecard)
 - Customers can draw down from this balance as they return to the farmstand to shop, marking on their notecard what items they purchase with their balance
 - **Educating your customers!**
 - Customer must draw down balance within 14 days to comply with SNAP rules
 - Customer must purchase SNAP-eligible items with their SNAP balance, and Double-SNAP-eligible items with their Double SNAP balance

Processing SNAP Transactions at your farmstand:

A staff-person must be present to swipe customers' SNAP/EBT cards.

- **Solutions for Self-Serve Farmstands:**
 - Create “on-call” hours where customers can call a staff-person to process their SNAP payment.
 - Create designated staffed hours to process SNAP payments.
 - Implement the “build a balance” system to limit staff burden by minimizing the amount of times customers' must swipe their cards.

Data Tracking and Collection – Record each SNAP transaction and Double SNAP match on a data sheet. See page 10 for more details.

Grocery Retailers

For an overview of how Double SNAP Dollars works at grocery retailers, review the [Double SNAP Dollars Retailer Manual](#)

NUTRITION EDUCATION CLASS COUPONS

Coupons are exchangeable for Double SNAP Dollars!

Nutrition Education Class Coupons are offered in partnership with MSU Extension SNAP Education and EFNEP classes and provide an additional \$10 incentive to SNAP recipients who attend a healthy eating class and then shop at a site that accepts DSD. A customer must spend at least \$1 off their SNAP card in order to redeem the coupon. The market manager or volunteer then exchanges the coupon for Double SNAP Dollars and records the transaction on the Data Collection Sheet.

Example of Nutrition Education Class Coupon:

Nutrition Education Class Coupon
Exchange this coupon for Double SNAP Dollars at a location near you!

REDEEM AT:

Missoula Valley Winter Market 2901 Brooks St. Southgate Mall Saturdays 9am-3pm November - April	Clark Fork River Market 225 S Pattee Street Saturdays 8am-1pm May - September 9am -1pm October	Missoula Farmers Market 534 N. Higgins Ave. Saturdays 8am-12:30pm May - October Tuesdays 4-7pm June - September
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USE DOUBLE SNAP DOLLARS TO BUY:
FRUIT | HERBS | MUSHROOMS | VEGETABLES | VEGETABLE STARTS | BEANS | LENTILS

This coupon does not expire, but we invite you to visit your local farmers market as soon as possible to Double your SNAP Dollars on fresh and local produce!

Coupon #:
Class Attended:
Site Redeemed:

Exchange this coupon for \$10 Double SNAP Dollars at a location near you!

Buy Eat Live BETTER | DOUBLE SNAP DOLLARS

CUSTOMER SERVICE

Best Practices

1. Treat your SNAP customers just as you would any other customer
2. Confirm the amount the customer wants to spend from their card and how much Double SNAP Dollars they will get **before** processing the transaction. **Here is an example at a farmers market:**

Customer: I'd like \$40 please

Market Employee: Great! Do you know about our matching program?

Customer: No?

Market Employee: We match every dollar you spend from your EBT card, up to \$20. So if you spend \$40, we would give you an extra \$20. That means you'd have \$60 total to spend at the market

Customer: Oh! Well then take \$20 off the card.

Market Employee: Ok – that means we'll still give you an extra \$20 to match your \$20. So you'll get \$40 total to spend at the market

Customer: Yes.

3. Give SNAP/EBT tokens to customers in one stack and the Double SNAP tokens in another stack. When giving the SNAP/EBT tokens, explain that they can be spent on anything SNAP eligible at the market. When giving the Double SNAP tokens, explain they can be spent only on fruits and vegetables. Sometimes this information needs to be repeated, and this is where it is helpful to have a visual aid such as the token sheet at the end of this manual. For example:

Market Employee: Here are your SNAP tokens. You can spend these on anything SNAP eligible – so you can buy your meats and cheeses and stuff like that with these. And here are your Double SNAP tokens – these you can use to buy fruits and vegetables only.

Customer: What can I use these for?

Market Employee: Your [wooden] SNAP tokens can buy any of these products (points to token sheet) while your [orange] Double SNAP tokens can only buy fruits and vegetables (points to other side of token sheet)

DSD EQUITY COMMITMENT

Respecting and treating every person with dignity, empathy and equity is a form of community care that we hope to nurture in this space. We ask program partners to actively create a space with us where all feel welcome, heard, respected and safe. Participants come from all different cultures, backgrounds, walks of life, and places and all are welcome. We will not tolerate racism, sexism, homophobia, xenophobia or disrespect of any kind. As a partner of the DSD program, we ask that you sign this agreement as a prerequisite for participation.

DATA TRACKING AND COLLECTION

Data Tracking and Collection

Double SNAP Dollars has served 9K new and returning customers since 2016, representing over \$750,571 spent on local foods. We can't share these successes with our community partners, potential funders, or each other without careful data tracking from each DSD site. This information is also important for us to better understand the impacts of the program across the state.

Participating in the Double SNAP Dollars program requires SNAP and Double SNAP data to be tracked on a weekly basis and submitted to your regional coordinator on a monthly basis.

Sample DSD data tracking sheet. Data tracking sheets available for print at DoubleDollarsMT.com

SNAP & Double SNAP Weekly Reports



Date: _____

Location: _____ # of Pages: _____

MARKET ADMIN	
# Paid Staff (Name, Hours OPTIONAL): _____	# of Volunteers: _____
\$ Spent on Incentive Program: \$ _____ (This can be a best-guess estimate (Include staff and admin time, outreach, supplies, etc.))	

MARKET DAY TOTALS			
SNAP Sales \$	DSD Sales \$	# Produce Vendors:	EDUCATIONAL ACTIVITIES
SNAP reimbursements \$	DSD reimbursements \$	# SNAP Vendors:	Check off activities below

Last 4 digits of card	Total SNAP	DSD Match Given	Nutrition Class Coupon?	Total Given	Notes
1)					
2)					
3)					
4)					
5)					
6)					
7)					
8)					
9)					
10)					
11)					
12)					
13)					
14)					
15)					
Total			Total		

DSD ADMIN USE ONLY			<input type="checkbox"/> SNAP-ED/EFNEP
Check the following totals in Smartsheet match this report:			<input type="checkbox"/> Harvest of the Month
TRANSACTIONS	VENDOR REIMBURSEMENT	POST MARKET	<input type="checkbox"/> Nutrition/Health
# Transactions <input type="checkbox"/>	Pay. Redeem/SNAP reimb <input type="checkbox"/>	Vendors <input type="checkbox"/>	<input type="checkbox"/> Cooking Demo
Payment Dist./SNAP Sales <input type="checkbox"/>	Inc. Redeem/DSD reimb <input type="checkbox"/>	Staff/Volunteers <input type="checkbox"/>	<input type="checkbox"/> Kids Activities
Incentives Dist./DSD Sales <input type="checkbox"/>		Education Activities <input type="checkbox"/>	<input type="checkbox"/> Other:

APPENDIX

Example list of eligible foods for farmers' market DOUBLE SNAP DOLLARS

FRESH VEGETABLES

Asparagus, Artichokes, Beans- green, long or waxed, Beets, Broccoli, Brussels Sprouts, Cabbage, Carrots, Cauliflower, Celery, Chinese Cabbage, Collard Greens, Corn, Cucumbers, Eggplant, Kale, Kohlrabi, Leeks, Lettuce/Tender Greens, Mushrooms, Mustard Greens, Okra, Onions, Parsnips, Peas, Peppers, Potatoes, Pumpkins, Radishes/Horseradish, Rhubarb, Rutabagas, Spinach, Squash, Sweet potatoes, Swiss Chard, Tomatoes/Tomatillos, Turnips/Turnip Greens, Watercress, Zucchini

FRESH FRUITS

Apples, Apricots, Blackberries, Blueberries, Cantaloupe, Casaba Melons, Cherries, Chokecherries, Currants, Gooseberries, Grapes, Honeydew, Melons, Huckleberries, Nectarines, Peaches, Pears, Plums, Raspberries, Strawberries, Watermelons

FRESH HERBS

Basil, Chives, Cilantro, Dill, Fennel, Garlic, Marjoram, Oregano, Parsley, Peppermint, Rosemary, Savory Sage, Shallots, Spearmint, Tarragon, Thyme

DRIED BEANS, PEAS, AND LENTILS

Also known as pulses, include the dried edible seeds of beans, peas, and lentils. Beans include Kidney beans, pinto beans, white beans, black beans, lima beans, and fava beans. Dried peas (e.g., chickpeas, black-eyed peas, pigeon peas, and split peas) and lentils. Edamame, the soybean in the pod, is counted in the beans, peas, and lentils subgroup even though it is eaten fresh and not dried.

EDIBLE SEEDS WITH NO ADDED SALT, SUGAR, OR FAT

Pumpkin (or other squash) seeds and sunflower seeds

Vegetable seeds and starter plants for home gardening

ACCORDING TO THE U.S. DEPARTMENT OF AGRICULTURE, THESE FOODS ARE ELIGIBLE FOR SNAP

FRUIT AND VEGETABLES - Including all examples listed above

MEAT, POULTRY, AND FISH

DAIRY PRODUCTS - Including cheese and milk

EGGS

BREADS AND CEREALS

HONEY, JAMS, AND JELLIES - Including flavored varieties

ITEMS THAT CANNOT BE PURCHASED WITH SNAP

BEER, WINE, LIQUOR, CIGARETTES OR TOBACCO

VITAMINS, MEDICINES, AND SUPPLEMENTS

LIVE ANIMALS - Except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store/vendor

FOODS THAT ARE HOT AT THE POINT OF SALE

NON-FOOD ITEMS - Including pet foods, cleaning supplies, paper products, and other household supplies, hygiene items and cosmetics

SAMPLE TOKEN SHEET



SNAP and Double SNAP Token Eligibility Guide



Regular SNAP EBT Tokens

Use these for all
SNAP-Eligible Foods,
including:



Breads



Dairy



Fruits



Veggies and
Veggie Starts



Meats



Eggs

Double SNAP Tokens

Use these *only* for
fruits and
vegetables:



Fruits



Veggies



Veggie starts



Mushrooms



Herbs



Lentils, Beans, & Peas

ITEMS THAT CANNOT BE PURCHASED WITH SNAP & DOUBLE SNAP

- Prepared, ready-to-eat foods
- Crafts
- Alcohol

Please spend your tokens as
soon as possible so we have
enough for everyone.
~NO CHANGE GIVEN FOR
TOKENS~

Vendor Reimbursements - LOCATION _____ Date:

Vendor Name	SNAP Total	Double SNAP Tokens	Total to Vendor	Notes
TOTALS				Grand TOTAL:

SAMPLE SNAP POLICY FOR VENDORS

[MARKET LOGO HERE]

SNAP GUIDELINES FOR [NAME] FARMERS' MARKET

SNAP (Supplemental Nutrition Assistance Program), formerly known as Food Stamps, is a federally funded program that offers nutrition assistance to millions of eligible, low-income individuals and families and provides economic benefits to communities. SNAP is the largest program in the domestic hunger safety net. The Food and Nutrition Service works with State agencies, nutrition educators, and neighborhood and faith-based organizations to ensure that those eligible for nutrition assistance can make informed decisions about applying for the program and can access benefits. FNS also works with State partners and the retail community as well as Farmers' Markets to improve access to healthy food.

The [NAME] Farmers' Market will administer a SNAP and Double SNAP Dollar program each week.

How the Program works:

SNAP eligible participants will use the Electronic Benefits Card (EBT) at the [booth name] booth, located at one of the entrances to the Market. They will swipe their card for a designated amount and we will give them Market Tokens to spend on SNAP Eligible Products. (see on separate sheet).

Market Tokens:[your tokenimages here]

In addition we also have the Double SNAP Dollar Program. This program is funded by a GusNIP grant from the federal government. With these funds we match every SNAP recipient Swipe with a 1:1 match for up to \$30. The match Tokens can ONLY be used for FRUITS and VEGETABLES. Those Tokens will be in [\$ increments, typically \$1 or \$2] increments and will be [explain your different token designations, e.g. Red for SNAP and Green for Double SNAP Dollars] [insert images]

All Tokens will say [market name?] on them.

Program Rules:

- SNAP Tokens can be used at Vendors who sell produce, meat, eggs, honey, milk and baked goods.
- They can't be used for hot ready foods or crafts.
- SNAP Tokens can be used to purchase seeds and bedding plants for growing food!
- Double SNAP tokens can be used to purchase FRUITS AND VEGETABLE ONLY
- No change can be given for ANY TOKENS.
- At the End of Market Promptly Bring your Tokens to the booth located at the beginning of the Market, we will reimburse you directly each week for Tokens given to you at market.
- If you have any questions about this Program please Contact [your contact info]