

EBT/Debit Manual



**for Vermont
Farmers' Markets**



This information sheet was produced by the Youth Horticulture (now Agriculture) Project, a UVM Extension 4-H program, with generous support from NE-SARE.

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Introduction

During the 2009 season, the Brattleboro Area Farmers' Market undertook a unique partnership with market vendor the Youth Horticulture (now Agriculture) Project, a 4-H program headquartered at UVM Extension's office and 1-acre farm in Brattleboro.

The goal of this project, supported by a Sustainable Communities grant from NE-SARE, was to support the use of Electronic Benefits Transfer and debit cards at the Brattleboro Area Farmers' Market in order to increase consumption of fresh local food among food stamp beneficiaries, debit customers, and youth in Brattleboro and Windham County. YHP and their youth employees staffed the EBT machine at market, created new outreach materials for market customers who use food benefits and debit cards, and wrote this EBT manual.

BAFM was one of the first farmers' markets in Vermont to offer customers a wireless card reader. Customers swipe their card to withdraw funds, and receive wooden tokens to spend at the Market. With a card reader, the market is able to accept food stamps¹ through EBT (Electronic Benefits Transfer) as well as debit cards at the market.

While the machine has its own operation manual, this manual provides an outline for the kind of site-specific information you will need to manage EBT/debit at *your* market, including operation, customer service, troubleshooting, and marketing. It is a supplement to the valuable insights of the many people already working to support local food security, sustainable agriculture, and access to fresh food for all people regardless of income.

¹ 3SquaresVT is the new name in Vermont for the Food Stamp program. At a national level the program is known as SNAP for Supplemental Nutrition Assistance Program.

Market Day

Food benefits programs at market

3SquaresVT

3SquaresVT provides Vermonters money for "staple" foods: breads, cereals, fruits, vegetables, meats, dairy products, cold prepared foods, non-alcoholic beverages, snack foods, soft drinks, candy, and ice.

Households receive monthly benefits to purchase food from authorized retailers. Benefits are issued in the form of an Electronic Benefit Transfer (EBT) card, with purchases automatically deducted from the participant's allotment and deposited into the retailer's account. To qualify, a household must have a limited income, and high housing, child care, or health care expenses. Over half of 3SquaresVT participants are children and people over the age of 60. In 2009, over 80,000 Vermonters were enrolled.

You may not necessarily be able to identify your 3SquaresVT customers. Many seniors and people with disabilities receive 3SquaresVT in the form of cash (and in some cases a cash benefit on their EBT card). You may encounter customers who receive cash benefits from other assistance programs on the same EBT card. They may use these benefits to purchase other items not covered by 3SquaresVT.

Harvest Health Coupons (2009 season) –a special incentive program for customers using EBT at farmers' markets. For every \$2 a customer withdrew in 3SquaresVT dollars, they received a \$2 Harvest Health coupon, for up to \$10 per market visit. NOFA-VT hopes to offer the program again in 2010.

Farm-to-Family / WIC

You are likely to get questions not just about EBT, but other food benefits programs that happen at the Market. Vendors and customers don't see all the "backstage" that differentiates these programs! This information is included **as background** for anyone managing EBT(3SquaresVT) transactions at the market .

Questions about the Farm to Family program should be directed to _____.

Farm to Family offers WIC beneficiaries and others a \$30 book of coupons for fresh produce, as well as tips about shopping at farmers' markets. **The coupons may only buy fresh produce: fresh-picked, unprocessed fruits, herbs and vegetables.** Coupons may not buy other foods, such as cider, jam, honey, pickles, eggs, syrup, meat or bread. Federal rules also say the coupons may not buy any produce grown in Canada. Each coupon is worth \$3 and **farmers are not allowed to give change for a coupon.** Coupons and tokens are NOT interchangeable.

Please also note that as of January 2010, the new **WIC Fruit and Veggie card is NOT yet accepted** at farmers' markets.

Before Market

Things to prep during the week...

- **Count your \$1 and \$5 tokens.** Make sure you have enough for that day.
- **Fully charge the machine battery.**
- **Prep a tote bag / box** containing everything you need at market:
 - Electronic Card Machine with carrying case, instruction booklet, extra paper rolls and an extra charged battery
 - Tokens – have separate bags/boxes for \$1 and \$5 tokens
 - Box/bag for “cashier drawer” at the market to store all returned tokens
 - Notebook for market observations, contact info, problems with the machine, etc
 - Calculator, stapler, pen, tape or box of push pins for putting up signs
 - Laminated informational signs
 - ✓ “\$2 Transaction Fee for Debit Purchases” notice
 - ✓ “Farm Fresh Produce is for Everyone” poster
 - ✓ “We Accept 3SquaresVT Benefits” and “Using 3SquaresVT Benefits” green informational signs
 - ✓ “Use your EBT or DEBIT Card HERE to buy tokens” white signs
 - ✓ “VT Farm to Family Coupons Accepted Here” sign
 - Farmers’ Market newsletter, announcements, handouts, brochures, surveys, promotional and educational items

During Market

- Keep the tokens and machine in a secure place and never leave them unattended.
- More people than ever before are using food benefits. Some customers are comfortable with the process, and some people would prefer to have as little attention drawn to it as possible.
- Keep all customer information confidential.

Promoting Debit/EBT Service in Market

Set up signage for directions to the EBT/Debit Booth and instructions on how it works. Mention electronic services in your conversations with market customers. Word-of-mouth is documented as the best advertising in farmers markets.

EBT / Debit Machine operation

See the eFunds machine manual for complete operation instructions. To contact an eFunds retailer support representative, call 800-831-5235.

Steps in a customer transaction

1. **Welcome the customer!** You might see someone looking sidelong at the booth, either curious about the debit/EBT machine or wanting to use it and not sure how. Greet them, offer to answer questions, share the info laid out on the table, etc. Make it clear that everyone is welcome at the market.
2. **Swipe the card.** Ask for the EBT or debit card, determine the \$ amount and swipe card through the machine. For a debit transaction, enter the amount they wish to withdraw plus \$2 for the fee. Example – If the customer wants \$20, type \$22 as the transaction amount. NOTE a transaction can be **EBT food stamps** (\$1 tokens, no fee), **EBT cash** (\$5 tokens, no fee), or **debit** (\$5 tokens, \$2 fee.)
3. **Ask the customer to enter their PIN number** and hit OK. Be extra respectful about NOT watching them type in their number.
4. **Confirm the transaction:** you will see ACCEPTED or DECLINED on the machine screen, or on the receipt it prints once it has finished talking to the network. If a sale is DECLINED, the customer may be out of funds, or they may just have entered the wrong PIN, so you can ask if they want to try again.
5. **While you're waiting for the machine,** you can count out tokens, but do not give them to customer until the card is ACCEPTED. You can also use this minute or so to offer some of the info and handouts, or verbally make sure the customer understands how the tokens work: \$1 tokens have exactly the same restrictions as 3SquaresVTs, \$5 tokens work just like cash and you get change when you spend them (but cash change, NOT change in \$1 tokens).

6. **Receipts.** The first receipt is for the customer and the second is for Market recordkeeping.
7. **Give the customer their receipt, card and tokens.** You may want to count tokens aloud to confirm that the number of token dollars matches the customer sales receipt. You could also thank them for using the system, and let them know they can come back to you with any questions or concerns.

If the machine loses the wireless connection in the middle of a transaction, write a note for the Market Treasurer in case the transaction went through, and just run the transaction again. Lost-call transactions have not resulted in charging anyone twice yet but it's worth being careful.

Frequent Customer Questions

Q. How does this work?

(How long your answer is should depend on what the customer is interested in – do they just want to get their tokens and go shop, or do they want to understand how the whole EBT/debit system works?)

A. If you want to use food benefits or if you have run out of cash at the market, you can swipe your card in this machine just like at an ATM. Instead of cash, you get these tokens to spend at market.

\$1 tokens are for 3SquaresVT transactions. There is no minimum purchase or surcharge. \$1 tokens can buy food and vegetable starts. They cannot buy hot food intended to be eaten on site, alcohol or nonfood items.

\$5 tokens work just like cash – you can buy anything and you get cash change when you spend them. You can purchase \$5 tokens with a debit card or with "EBT Cash." EBT cash transactions get \$5 tokens, but no transaction fee. There is no minimum purchase or surcharge. EBT Cash can purchase anything sold at the market.

Q. What if I don't use all my tokens today?

A. You can return any unused funds onto your card by swiping your card again. There is no fee for returning funds onto an EBT card, but debit transactions carry the usual \$2 fee. NOTE that you can use these tokens at this market (though not at other markets) throughout the growing season.

Q. Can I use an out-of-state EBT card?

A. Yes. At a federal level there is a requirement for "interoperability" of SNAP benefits in any State. Other than the EBT card looking different, there should be no difference at all in the process.

Post-Market Record keeping

Print Reports

At the end of each market day, print a record of all transactions for the day and clear the machine totals. *Refer to the eFunds machine manual for complete operation instructions.*

Token Reconciliation Form

This is an example of a token reconciliation form, to be filled out during, and/or after market. Feel free to consult with the EBT committee in creating an improved form if needed.

It can be helpful to keep tokens in pre-measured amounts, like a box of \$5 tokens with \$300 (60 tokens) in it. Then you can count token boxes as you empty them, or count up empty boxes at the beginning and end of market. Don't forget to add what you've taken out of half-finished boxes at the end of market!

Token Reconciliation Form

_____ Farmers' Market, YEAR

DATE	EBT (\$1) Tokens BEFORE Market	Debit (\$5) Tokens BEFORE Market	EBT (\$1) Tokens AFTER Market	Debit (\$5) Tokens AFTER Market
SAT. 9/12/09				
WED. 9/16/09				
SAT. 9/19/09				
WED. 9/23/09				

Market Information

Make sure to edit this example information to be correct for your own market!

Market schedule

The market is open month, days, what time

Market contact info

Telephone

Email

Website

Reimbursement – who does what

\$1 and \$5 tokens – Vendors take tokens to _____? to have them counted and get a receipt. _____? works with the Treasurer and the vendor receives a check the following week.

For **Farm to Family coupons**, the procedure is the same except vendors go to _____ to have coupons processed and receive a receipt or payment.

Board members

If your market has a Board, insert their contact info here.

Committees

Consider listing all members and including contact information for committee chair.

Your market might have some of the following committees:

**New Member Liaison
Rules
Jurying
Personnel
Education**

**Website
Farm to Family
Food & Waste
Marketing
EBT**

**Site
Operations
Finance**

EBT and Debit project background

EBT/Debit statewide contacts

For more information about the Project, please contact:

Jean Hamilton, NOFA-Vermont
802-434-4122 or jean@nofavt.org

For the questions about the FNS application or wireless equipment, contact:

Ames Robb, EBT Project Director at DCF
802-241-2899 or ames.robbs@ahs.state.vt.us

NOFA-VT Project Description (11/30/09)

See <http://www.nofavt.org/> for more EBT and other info.

Purpose: To enable farmers markets to accept bank and EBT (electronic benefits transfer) debit cards, thereby making local products more accessible to low income Vermonters, encouraging consumers to "buy local," allowing local producers to capture some of the \$115 million in federal program benefits Vermonters are spending annually on food, and increasing overall farmers market sales.

Project Partners:

- George D. Aiken Resource Conservation and Development Council (Aiken RC&D) • Northeast Organic Farming Association of Vermont (NOFA-VT) • Northern Vermont Resource Conservation and Development Council (Northern VT RC&D) • Vermont Agency of Agriculture, Food and Markets (VAAFMM) • Vermont Campaign to End Childhood Hunger (VTCECH) • Vermont Department for Children and Families (DCF) •

Summary of Process at Market: All vendors at the market agree to take part and are likely to benefit. Each market needs a specific booth staffed continuously by someone who controls the electronic debit card reader, asks customers the dollar amount of food or other purchases they want deducted from the card, lets them swipe the card, and gives them that amount in the form of \$5 or \$1 wooden tokens redeemable only at that market. The \$5 tokens may be purchased with a bank debit card. Vendors may give cash change for the \$5 tokens, which are redeemable for any product sold at the market. The \$1 tokens may only be purchased with SNAP/3SquaresVT benefits posted on an EBT debit card (see next section). The \$1 tokens may buy vegetable starts as well as any non-alcoholic beverage or food product intended for human consumption, except for hot prepared foods. Vendors accept the tokens in lieu of cash, and submit the tokens to the market for payment at the end of the market day. Electronic banking systems reimburse the market for those cash and EBT transactions within 24 hours.

First Step for Markets: The project is restricted to markets that are authorized to accept SNAP/3SquaresVT (formerly called the Food Stamp Program) benefits. Those food benefits are provided on EBT (electronic benefits transfer) cards, some of which may also carry cash benefits provided by other programs. Markets must apply to the USDA Food & Nutrition Service (FNS) for this authorization. Project activities are not initiated for a market until the market gets the FNS

authorization number. The application is available at www.fns.usda.gov/snap/ebt/fm.htm or by calling the FNS office 1-877-823-4369.

Project Costs and Financial Aid: The electronic card readers cost up to \$1,500 each, and using them entails transaction fees plus a service fee for each month in which card transactions occur. Participation in the Vermont Farmers Market EBT and Debit Card Project entitles a market to receive from the Project Partners about \$4,000 worth of the following equipment and financial resources:

- *One wireless card reader*
- *First installment of market tokens.* The Project Partners will consult the market regarding the number of tokens the market should need. After the first installment, the market is responsible for purchasing additional or replacement tokens.
- *3 seasons' worth of transaction and service fees funded by the Project.* For this project, a "season" is defined as period of six consecutive months from May-October or November-April. Therefore, the Project Partners will cover fees for three consecutive years for a seasonal (summer or winter) market. Year-round markets may choose between having the Project cover fees for 18 consecutive months, or for three consecutive May-October seasons.
- *Staffing and promotion stipends for three seasons.* The stipends are available to markets for three seasons within a 3-year period, following on the same schedule as that used for Project coverage of the transaction fees (see previous section). Stipends are granted by NOFA-VT as reimbursements for funds spent by the market for staffing or promotional costs. The stipend availability, based on invoices provided by the markets, is as follows:
 - o First season: up to \$1,000
 - o Second season: up to \$500
 - o Third season: up to \$250
- *Inclusion in statewide promotion plans.* This includes but may not be limited to: printed materials available statewide through community-based agencies and other venues, updates on the Vermont 211 database and on the www.vermontfoodhelp.com website, updates on farmers market websites and directories, press releases, and other media campaigns.
- *"We Accept EBT and Debit Cards" banner to display at the market.*
- *Technical and programmatic assistance.* DCF will help markets apply to FNS for the federal authorization to accept EBT benefits. The Project Partners are available to help troubleshoot problems, including but not limited to technical difficulties with the card reader, questions about the electronic banking contract, vendor/staff/customer training, and customer outreach.

Equipment Ownership: During and following a market's participation in the Project, the following equipment is supplied and owned by the Project Partners and loaned to the market at no charge as long as the market continues to accept both EBT and debit card transactions:

- Wireless card reader
- “We Accept EBT and Debit Cards” banner(s)
- Market tokens

A market that disbands or discontinues accepting EBT or debit card transactions must return the equipment to the appropriate Project Partner, as identified in the market's Project agreement.

Equipment Security: The market is responsible for the Project equipment and tokens, and is responsible for replacing a card reader or its batteries that are lost, stolen, or damaged beyond repair.

Machine malfunctions can be addressed by contacting the machine service provider. The Project Partners can help coordinate machine repairs with the service provider.

Market Role in Project Promotion and Consumer Education: Participating markets will benefit from the statewide promotional efforts conducted by the Project Partners. The market will include the Project in its own promotional efforts. This entails including the EBT/Debit logo and/or “we accept EBT and debit cards” on all of the market's promotional materials, such as its website, advertisements, flyers, newsletters, and e-newsletters, as well as displaying the “We accept EBT/Debit cards” banner at market and appropriate signage at all vendors booths.

Market Participation: By enrolling in this project, it is expected that 100% of the market's vendors will agree to accept market tokens. All vendors who sell SNAP-eligible foods will accept both EBT and debit tokens. All other vendors will accept debit tokens. The Project coordinator at the market will ensure that all vendors understand the process and display the appropriation signage.

Vendor Training and SNAP Program Compliance: By participating in this Project, the market is agreeing to comply with the regulations of SNAP/3SquaresVT, formerly called the Food Stamp Program. The market's project coordinator is responsible for ensuring that all market vendors are informed of and comply with SNAP regulations. These regulations can be found on-line at: www.fns.usda.gov/fsp/rules/Regulations/pdfs/110106.pdf. Training materials can be found at: www.fns.usda.gov/FSP/retailers/store-training.htm. The Project Partners will provide training materials specifically written for Vermont farmers markets and vendors.

Service Fees: The Project will only provide a stipend and cover transaction and service fees for 18 total months (either consecutive or separated into 3 market seasons), after which the market must absorb these costs. Many markets charge customers a service fee on all cash debit card transactions – service fees may not be charged for EBT transactions – starting at the time they join the Project. Income generated by this fee will help offset card processing costs when Project participation ends. Typical service fees range from \$1.50-\$2.00 per transaction.

YHP Project Report (excerpt, Dec. 2009)

The goal of this project is to support the use of Electronic Benefits Transfer and debit cards at the Brattleboro Area Farmers' Market in order to increase consumption of fresh local food among food stamp beneficiaries, debit customers, and youth in Brattleboro and Windham County. The project is funded by a Sustainable Communities grant from NE-SARE to the Youth Horticulture Project of UVM Extension. The main project partners are YHP and the Brattleboro Area Farmers' Market, with support from the Drop In Center, Post Oil Solutions, Lilac Ridge Farm, and Early Education Services.

May – November: YHP staffed the EBT/debit card machine at Wed/Sat markets

June – September: YHP sold produce at the Wednesday market

July – August: Summer Work and Learn summer job-training program youth designed EBT outreach materials and participated in Wed market w card machine, food demos, and selling YHP produce

March, June, August, October: press releases on EBT, YHP, and Harvest Health

Outcomes

Planned	Actual
<ul style="list-style-type: none">• 40% increase in EBT use at BAFM	<ul style="list-style-type: none">• 465% increase in EBT dollars, 486% increase in EBT transaction count
<ul style="list-style-type: none">• 40 Market vendors surveyed, with 75% reporting EBT-related improvement at Market	<ul style="list-style-type: none">• Survey sent to market vendors, awaiting returns (Wholesome Wave's Harvest Health survey; 2nd survey from NOFA may happen)
<ul style="list-style-type: none">• 100 debit/EBT card users surveyed, with 60% of responses reporting improvement in fresh food access	<ul style="list-style-type: none">• >200 surveys given out, 44 surveys returned, 84% say "the card machine has helped me buy more fresh fruits and veg from the farmers' market."
<ul style="list-style-type: none">• 5 outreach activities conducted at five different sites where EBT users are served	<ul style="list-style-type: none">• Info and food demos at both BAFM sites weekly throughout season (49 days), outreach materials shared with approx. 25 local agencies and individuals working with EBT users
<ul style="list-style-type: none">• EBT outreach materials created	<ul style="list-style-type: none">• "Fresh Food is for Everyone" poster and brochure distinguishing different food benefits programs, "EBT" Putting Fresh Food in Your Grocery Bag" map card

Publicity

Press releases

4/29/09 - LOCAL YOUTH AND FARMERS COLLABORATE FOR FRESH FOOD ACCESS AND NUTRITION EDUCATION

BRATTLEBORO, VT –The farmers’ market is starting up again – it must be spring! Saturday, May 2 is opening day for the Brattleboro Area Farmers’ Market, which means the first fresh produce of the year, and a maypole celebration with Andy Davis’ New England Dancing Masters. Throughout the day, the BAFM education committee and the Youth Horticulture Project will offer free samples, tastings, and recipes, as well as information about local food resources like food shelves, gardening advice, and cooking classes.

Along with an array of activities throughout the season – including live music, scavenger hunts, and making ice cream– customers can again look forward to being able to use debit and EBT cards at the market this year. Having a wireless card reader at market means customers won’t need to dash to the bank to get extra cash for market purchases. Instead, customers can just purchase tokens at the market manager’s booth with a debit, SNAP, or 3SquaresVT card. A small fee on debit transactions covers the costs of using the machine, allowing all the market’s customers to have convenient access to food.

The Brattleboro Area Farmers’ Market was among the three market sites selected by NOFA-VT to pilot the use of debit and EBT cards in 2007. It is now one of over a dozen markets throughout the state with a wireless card reader. The intent of these projects is to increase access to fresh, high quality locally grown food through farmers’ markets for all residents. Income from debit and EBT also increases sales for all the market vendors, boosting their bottom line and the local economy.

Here in Vermont, the program is a collaboration between the Northeast Organic Farming Association of Vermont (NOFA-VT), Vermont Campaign to End Childhood Hunger, Vermont Department for Children and Families, the Vermont Agency of Agriculture, and several Vermont farmers’ markets, including the Brattleboro Area Farmers’ Market.

The Brattleboro Area Farmers’ Market is also partnering with the Youth Horticulture Project (YHP), a UVM Extension program which builds the life and job skills of local youth through sustainable agriculture. Under a grant from New England Sustainable Agriculture Research and Education (NE-SARE), YHP staff and youth employees will be the customer-service faces behind the EBT machine, create new outreach materials for market customers who use food benefits and debit cards, and write an EBT manual including operation, troubleshooting, and marketing.

Uniquely, a large percentage of the planning, face-to-face outreach and hands-on design will be carried out by the teens employed in YHP's Summer Work and Learn job-training program.

The Brattleboro Area Farmers' Market is open every Saturday, rain or shine, 9am to 2pm, May 2 through October 31, by the Creamery Bridge on Rte 9W. Starting June 10, the Market will also be held on Wednesdays from 10am to 2pm, on the Whetstone Brook pathway (next to the Brattleboro Food Co-op).

Other markets in Windham County that accept EBT and debit cards: the Bellows Falls market (held Friday 4-7pm), and the new Townshend farmers' market managed by Post Oil Solutions (Thursday 3:30-6:60pm).

For more information about the Brattleboro Area Farmers Market, visit <http://www.brattleborofarmersmar>

6/3/09 TO MARKET, TO MARKET – BUS, BIKE, OR WALK

BRATTLEBORO, VT – The Brattleboro Area Farmers' Market is building on last year's popular Frequent Biker/Walker cards, and adding the Frequent Bus Rider to the market map. Customers who lessen their travel impact by walking, biking, or using mass transit can get their cards stamped at the manager's booth each time they visit the market. Full cards are entered in a monthly drawing for a BAFM T-shirt or tote bag. In addition, at this Saturday's market, each of the first 25 customers using their debit card or EBT/3SquaresVTs card to purchase market tokens will receive a Bee Line bus token to help get their groceries back home.

The Brattleboro Area Farmers' Market is one of over a dozen markets throughout the state where customers can buy "market money" by using their EBT or bank debit card at a wireless card reader. A small fee on debit purchases covers the transaction costs of using the machine, allowing all the market's customers to have convenient access to fresh, local food.

The Brattleboro Area Farmers' Market is open every Saturday, rain or shine, 9am - 2pm, May 2 through October 31, by the Creamery Bridge on Rte 9W. Starting June 10, the Market will also be held on Wednesdays from 10am - 2pm, on the Whetstone Brook pathway (next to the Brattleboro Food Co-op). Other markets in Windham County that accept EBT and debit cards: the Bellows Falls market (held Friday 4-7pm), and the new Townshend farmers' market managed by Post Oil Solutions (Thursday 3:30-6:60pm).

For more information about the Brattleboro Area Farmers Market, visit <http://www.brattleborofarmersmarket.org>

8/20/09 DOUBLE YOUR MONEY AT THE FARMERS' MARKET

BRATTLEBORO, VT – Customers using food stamps at the Brattleboro Area Farmers' Market this season can now increase their purchasing power by up to \$10 a week.

For every \$2 a customer accesses with a 3SquaresVT electronic benefits transfer (EBT) card, they will receive a \$2 Harvest Health coupon. Coupons will be distributed through October or until funding runs out.

The Harvest Health Coupons Project is piloting in Brattleboro and four other Vermont farmers' markets, as well as markets in Connecticut, Georgia, Massachusetts, Rhode Island, Virginia, Washington DC, and California.

The goal of the project is to support Americans with limited income in being able to buy farm-fresh, nutritious food at farmers' markets. In Vermont, the project is administered by Northeast Organic Farming Association of Vermont (NOFA-VT) and is generously funded by Ben and Jerry's Foundation and Wholesome Wave Foundation.

The Saturday market, 9am-2pm, is on Rt. 9 west, 1/2 mile on the left past the Creamery Covered Bridge. The Wednesday market, 10am-2pm, is in the Co-op Plaza/Whetstone Pathway just over the Kyle Gilbert Memorial Bridge.

Market vendors hope to see lots of new 3Squares VT shoppers at market, enjoying the bounty of the season.

Online

The Harvest Health program and the Farmers' Market were both advertised online through the press releases on the Reformers' Website, as well as on iBrattleboro.com.

Signs and Posters

"Debit and EBT tokens accepted here" sign for vendors

Before and during the market season, print out and laminate this sign for each vendor who can accept both kinds of tokens. Make sure to keep using the same color consistently throughout the season.

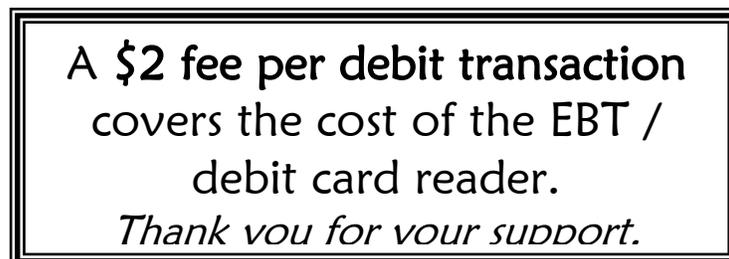


"Debit tokens accepted here" sign for vendors

Some vendors can ONLY accept debit (\$5) tokens, for instance those who only sell crafts, any kind of alcohol, and most hot prepared foods. Again, print and laminate this sign for those vendors, using a different color than the sign for Debit/EBT.



Debit transaction fee notice

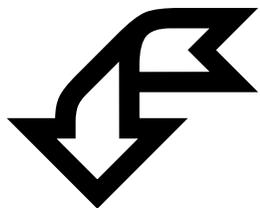


"Purchase EBT and Debit tokens HERE" sign

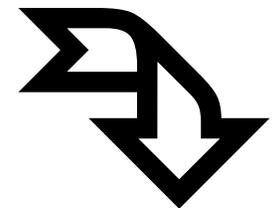
Use your **EBT** card
or **debit** card

to purchase

market tokens



HERE



EBT Outreach materials

Young adults who participated in the Summer Work and Learn program at the Youth Agriculture Project in 2009 created outreach materials to let people know that they could use their EBT or Debit cards at market and to give them information about the Harvest Health program.

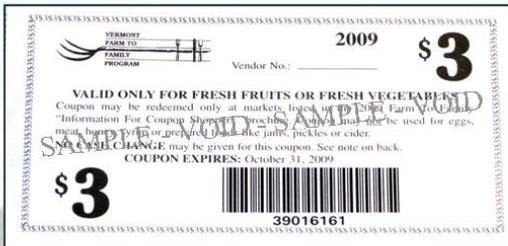
The poster and brochure titled “Produce is for Everyone” and the brochure titled “EBT” with the grocery bag picture were the result. The double-sided flyer titled “Welcome to the 2009 Growing Season!” was created before the SWL program began.

Farm Fresh Produce is for Everyone (poster)

Farm Fresh Produce is for Everyone!

Food benefits programs at Vermont farmers' markets

Farm to Family Program



1 in 4 Vermonters qualifies for Farm-to-Family coupons!

Farm-to-Family coupons help people **buy fresh, unprocessed, locally grown fruits, vegetables and herbs.**

For more information, visit **dcf.vermont.gov** and look up Farm to Family.

Harvest Health



Double your money at the farmers' market!

For every \$2 a customer accesses with an electronic benefits transfer (EBT) card at a participating farmers' market, they will receive a \$2 Harvest Health coupon.

Coupons work the same as 3SquaresVT (food stamps) benefits. So, you can **buy fresh fruit and vegetables, and cold prepared food to take home.** Coupons are good until October 31.

Farmers' Market Tokens

Visit the EBT/Debit Card stand at a participating farmer's market to swipe your card for \$1 or \$5 wooden market tokens. You can **use market tokens all season** at the same market, or return them back onto your card.

EBT tokens

Spend your **\$1** tokens on **fresh fruit and vegetables and cold prepared food to take home.** The rules are the same as for food stamps. To see if you qualify, go to **Vermontfoodhelp.com**



Debit tokens

Swipe your debit card at the manager's booth to receive **\$5** farmers' market tokens that work just like cash at the market.



This information sheet was produced by the Youth Horticulture Project, a UVM Extension 4-H program, with generous support from NE-SARE.

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EBT: Fresh Food in Your Grocery Bag pg. 1 (card front/back and inside)



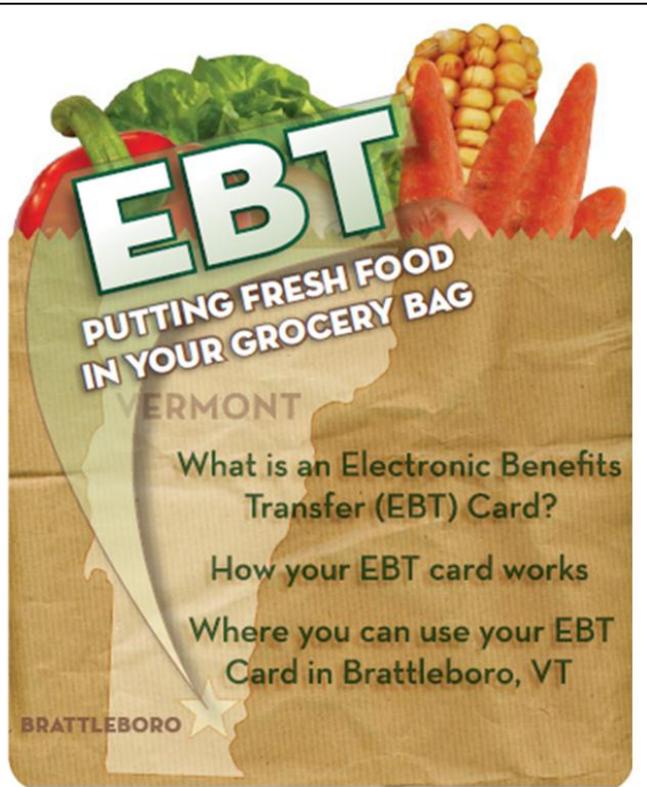
WHO TO CONTACT IF YOU NEED HELP
CALL 1-800-914-8605 IF:

- You have any questions
- You have problems using your card
- Your card is lost or stolen
- Someone learns your PIN
- You forget your PIN and want to change it
- You want to know the nearest location you can use your card
- You want to find a location that does not charge fees to get your cash benefits
- You want to know your cash or 3SquaresVT account balance

THE EBT CUSTOMER SERVICE HELP LINE IS OPEN 24 HOURS A DAY, 7 DAYS A WEEK TO HELP YOU

You can also go to www.ebtedge.com to find out your account balances, transaction history, and other information about your EBT account.

*Information provided by the Vermont Department for Children and Families



EBT
PUTTING FRESH FOOD IN YOUR GROCERY BAG
 VERMONT

What is an Electronic Benefits Transfer (EBT) Card?
 How your EBT card works
 Where you can use your EBT Card in Brattleboro, VT

BRATTLEBORO

ELECTRONIC BENEFITS TRANSFER (EBT) CARD

EBT (Electronic Benefit Transfer) Cards are a safe, convenient, and easy way for you to use the benefits you receive from the Department for Children and Families. This includes 3SquaresVT, General Assistance, Essential Person Cash Assistance, and Reach Up Financial Assistance.

HOW IT WORKS

You will get a plastic card, called Vermont Express, that looks like a credit card. Each month, your benefits will be automatically added to your account. When you use your card to get cash or buy food, your account balance will decrease accordingly.



USING YOUR EBT CARD AT PARTICIPATING FARMERS' MARKETS

1. Visit the EBT/Debit Card stand at a participating farmer's market
2. Swipe your EBT card
3. Receive wooden tokens
4. Use the wooden tokens to buy fresh, market products

WHERE TO USE YOUR EBT CARD IN BRATTLEBORO

You can use your Vermont Express EBT Card at many grocery stores, convenience stores, markets, and co-ops in the Brattleboro area to buy fresh, unprepared food products.

Please Refer to Map on Reverse Side

BRATTLEBORO AREA FARMERS' MARKET

- 1 • Wednesdays: 10am - 2pm at the Co-op Plaza. June 10 - October 28
- 2 • Saturdays: 9am - 2pm on Rte 9 just past Creamery Covered Bridge. May 2 - October 31

POST OIL SOLUTIONS WINTER MARKET

- 3 • Saturdays: 10am - 3pm at the River Garden. November - December: weekly
January - March: twice monthly

- 4 • Brattleboro Food Co-op - 2 Main Street
- 5 • Gougers Market And Deli - 121 Canal Street
- 6 • Sonny's Pit Stop - 228 Canal Street
- 7 • Price Chopper - 499 Canal Street
- 8 • Hannaford Supermarket - 896 Putney Rd.

*Information provided by the Vermont Department for Children and Families

EBT: Fresh Food in Your Grocery Bag pg. 2 (fold-out area map)



Map provided by Windham Regional Commission and the Brattleboro Chamber of Commerce



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HOME GROWN ~ HAND MADE ~ HAND CRAFTED
Brattleboro Area Farmers' Market
 brattleborofarmersmarket.com

WEDNESDAY
MARKETS

10am – 2pm

6/10
6/17
6/24

7/1
7/8
7/15
7/22
7/29

8/5
8/12
8/19
8/26

9/2
9/9
9/16
9/23
9/30

10/7
10/14
10/21
10/28



Welcome to the 2009 growing season!

You can **save money** by cooking from basic ingredients and **save time** by making a big casserole or soup from the freshest produce and meats around for the week's meals.

You can use your 3SquaresVT (food stamp) benefits at the farmers' market!

Fresh, locally grown and produced food has **more vitamins and more flavor... support the local economy with your 3SquaresVT food benefits.**

Bring your family and enjoy free live music, recipe demos, tasty samples, and kids' activities. Market vendors also offer handmade crafts and all kinds of cooked food for sale.

You can also pick up information about local food resources like food shelves, gardening advice, and cooking classes. Come find out more about weekly farm-share options with CSA (Community Supported Agriculture) farms.

Come to the market and meet your farmers!

For more information about local food resources:

- VT Campaign to End Childhood Hunger www.vtnohunger.org
- Northeast Organic Farming Association (Vermont) www.nofavt.org
- Post Oil Solutions (Windham County) www.postoilsolutions.org
- Brattleboro Area Drop-In Center www.brattleborodropin.org
- Northeast Sustainable Agriculture Research and Education www.nesare.org

SATURDAY
MARKETS

9am – 2pm

5/2
5/9
5/16
5/23
5/30

6/6
6/13
6/20
6/27

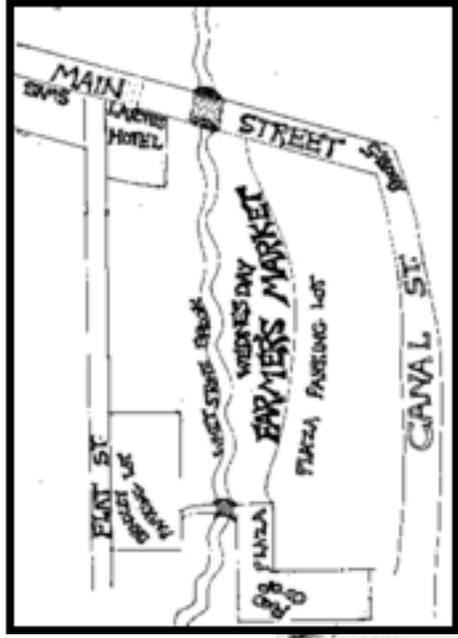
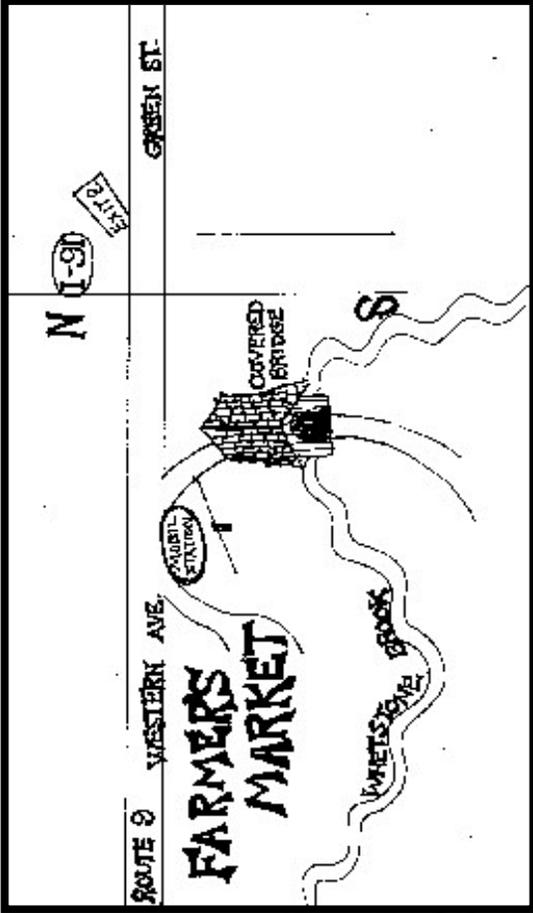
7/4
7/11
7/18
7/25

8/1
8/8
8/15
8/22
8/29

9/5
9/12
9/19
9/26

10/3
10/10
10/17
10/24
10/31

11/21



WEDNESDAY (10am – 2pm)

Bee Line stop #17 – Transportation Center
 OR
 From I 91 exit 2 turn east on Rt. 9.
 Follow to the 'T' on Main Street, turn right.
 Market is .25 mile on the right in the Brattleboro

SATURDAY (9am – 2pm)

Bee Line stop #4 – Creamery Bridge
 OR
 I91 to Exit 2, turn west on Rt. 9, go
 1.5 miles. market is on the left.



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