

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	
Customer Service	8
Invoicing	9
Data Tracking and Collection	9
Appendix	10
• SNAP-Eligible foods list	
• Sample DSD Eligibility Sheet	
• Sample Vendor Reimbursement template	
• Sample SNAP policy for Farmers Markets	

Program Overview

Double SNAP Dollars is a nutrition incentive program that increases access to fresh, local produce for Montanans experiencing food insecurity. The program provides a dollar-for-dollar match on SNAP (Supplemental Nutrition Assistance Program) benefits spent at participating locations. **For every \$1 spent using SNAP, shoppers receive an additional \$1 to spend on eligible fruits and vegetables.**

This incentive model expands purchasing power while supporting healthy food choices. Double SNAP Dollars is designed to be accessible and welcoming through offering participants a dignified way to choose foods that meet their needs and preferences. The program also strengthens Montana's local food system by increasing sales for local farmers and food producers. By offering Double SNAP Dollars at your site, you are contributing to a statewide effort to improve food access, support local agriculture, and invest in Montana's economy. Thank you for being a valued partner in this work!

Double SNAP Dollars Sites

Double SNAP Dollars are available at a variety of participating food retail locations across Montana, including farmers markets, community supported agriculture (CSA) programs, farm stands, and grocery stores. Sites are encouraged to collaborate and cross-promote with other participating locations—especially those within the same region—to help increase program awareness and accessibility for SNAP shoppers. To view a current list of participating sites, visit: DoubleDollarsMT.com

Additional Resources

DoubleDollarsMT.com includes all DSD sites, program information and available resources for you to print or use.

Coordinating Agencies and Technical Assistance

Farm Connect Montana (formerly the Community Food and Agriculture Coalition, CFAC) piloted the Double SNAP Dollars program and its regional model in 2016. Today, the program is supported through a regional partnership of coordinating agencies that provide technical assistance, program structure, and funding to participating sites across the state. These partners work collaboratively to ensure program consistency, compliance, and ongoing support for sites and communities. Regional coordinators are available to support your Double SNAP Dollars program. They are listed below.

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PROCEDURES

Farmers Markets

Snapshot of how Double SNAP Dollars works at the market for DSD participants

1. Customers visit 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)
3. Customers pay individual 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. The market manager accurately records 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 CASH 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. The customer should return the same dollar amount of Double SNAP Dollars tokens and will only be refunded for the SNAP tokens on their EBT card.
- 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 through the Smartsheet portal 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. Ian sells meat, eggs, and produce so he is eligible to accept all forms of tokens. You reimburse Ian 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).

Community Supported Agriculture (CSA)

Snapshot of how Double SNAP Dollars works at CSAs

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

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.
- 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.
- 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.

- 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. Provide customers with matching Double SNAP Dollars voucher (e.g. paper coupons or tokens) at the time of SNAP purchase
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 *Data Tracking and Collection*

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 \$30. So if you spend \$40, we would give you an extra \$30. That means you'd have \$70 total to spend at the market

Customer: Oh! Well then take \$30 off the card.

Market Employee: Ok – that means we'll still give you an extra \$30 to match your \$30. So you'll get \$60 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)

DATA TRACKING AND COLLECTION

Data Tracking and Collection

Since 2015, Farm Connect has administered the statewide Double SNAP Dollars (DSD) Program and has served over 12,000 Montanans and recirculated over \$1.6 million into Montana’s local food economy. 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 through the Nutrition Incentive Hub’s portal on a monthly basis. The most up to date entry instructions can be accessed [here](#).

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

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

APPENDIX Example list of eligible foods for farmers' market

- **FRESH VEGETABLES**
 - **Frozen vegetables** are eligible whether sold as single items, such as green beans, or as mixed vegetable blends like stir-fry mixes, provided they do not include sauces or added salt, sugar, or oils.
 - **Canned vegetables and beans**—such as black beans, pinto beans, or corn—are eligible when they do not contain added salt, sugar, or fats.
- **FRESH FRUITS**
 - **Dried fruits can be an eligible option when they are unsweetened** and free of added ingredients; for example, plain raisins are allowed, while many dried cranberries are not eligible because they typically contain added sugar.
 - **Canned fruits** are eligible only when they are packed in 100% fruit juice and do not include added sugars, oils, or salt.
- **FRESH HERBS**
 - Dried herbs and spices are also eligible, provided they are not part of a blend that includes added salt, sugar, or fats
- **DRIED BEANS, PEAS, AND LENTILS**
- **Food-producing seeds and starter plants for home gardening**

When determining whether a product is eligible, staff and vendors should carefully review ingredient lists and product labels. Items labeled as “in syrup,” “seasoned,” or “with sauce” often contain added ingredients and are typically not eligible. If there is any uncertainty about a product, sites should refer to program guidance or contact their regional coordinator for clarification.

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, household

SNAP and Double SNAP

Eligibility Guide



SNAP Eligible Items	
Breads and cereals	
Meat, poultry and fish	
Dairy	
Fruits	
Vegetables	
Eggs	
Seeds and plant starts	

DSD Eligible items	
Fresh Fruits	
Fresh Vegetables	
Canned fruits and vegetables	
Dried fruits and vegetables	
Frozen fruits and vegetables	
Herbs	
Lentils, beans and peas	
Veggie Starts	

ITEMS THAT CANNOT BE PURCHASED WITH SNAP

- Beer, wine, and liquor
- Cigarettes and tobacco
- Hot and prepared food
- Food and drinks containing controlled substances such as marijuana and CBD.
- Vitamins, medicines, and supplements.
- Live animals

Please note canned, dried, and frozen foods are only eligible when they do not contain added salt, sugar, or fats.

Farm Connect 2026

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 token images 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 cash 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]