The Food Stamp Program

Training Guide for Retailers



Note to Retailer: Your contact with the Food Stamp Program will be through your local field office of the USDA Food and Nutrition Service. If you do not know the address and phone number of this field office, you can find it by searching the following web site:

http://www.fns.usda.gov/cga/Contacts/FieldOffices/



United States Department of Agriculture Food and Nutrition Service

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Introduction



America's health depends on good nutrition. However, many low-income households still need help to have a healthy diet. Each month millions of low-income Americans—more than half of them children—get that help through the Federal Food Stamp Program. Under the Program, State and local social services agencies give monthly food stamp benefits to households that qualify. These food stamp benefits—in the form of Electronic Benefits Transfer (EBT) debit cards—can be used to buy food at authorized retail food stores.

Every retailer who participates in the Food Stamp Program must follow all Program laws and regulations. This guide will help you learn the Program rules and answer common questions about the Food Stamp Program. Even an honest mistake could cost you your authorization, so please make sure you pay special attention to *Part 4: What Happens if You Break the Rules?*

The Food Stamp Program is administered by the Food and Nutrition Service (FNS) of the U.S. Department of Agriculture, through its nationwide network of FNS field offices. FNS field offices authorize qualified retailers to accept food stamp benefits, provide information to retailers, and enforce the Program rules to prevent errors and abuse.

The staff of your local FNS field office is available to answer your questions and advise you on Program rules and procedures. Always consult with them if you have a problem or are unsure how to handle a particular situation.

At the end of this publication, we have also included information that will be helpful to anyone wanting to know more about the Program and how to apply for food stamp benefits. This may be helpful in case any of your customers ask, or if you wish to tell somebody about the Program.

Criteria for Retailers

Local FNS field offices determine whether retail food stores meet the eligibility criteria to be authorized to accept food stamp benefits. The Food Stamp Program laws and regulations require that retail food stores must meet one of these two criteria:

- 1. Your store must offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the four categories of staple foods:
 - breads/cereals
 - dairy products
 - fruit and vegetables
 - meat, fish, poultry

At least two of these categories must include perishable foods.

2. Your store must have over 50 percent of its total gross sales in staple foods, not counting food items such as coffee, tea, cocoa, carbonated and noncarbonated drinks, candy, condiments, spices, and prepared, ready-to-eat foods.

Remember that you may be visited at any time to ensure that these criteria continue to be met. In addition, your store will be reauthorized at least once every 5 years.



Program Permit

You must be authorized to participate. When you are authorized you will receive a 7-digit FNS number. This number will be one of the ways the local FNS field office will use to identify you and your store.

You will also receive a Food Stamp Program Permit (see below). You cannot begin to accept food stamp benefits until you have it. You cannot use the permit that belonged to any previous owner of your store. If your store changes ownership, if you move, or if you close your store, your authorization permit is void. You cannot transfer it to someone else. You must return your permit to your local FNS field office. If you own more than one store, you must apply for a Food Stamp Program Permit for each store.

Food Stamp Program Permit



U.S. Department of Agriculture - Food and Nutrition Service

FOOD STAMP PROGRAM PERMIT

FNS NUMBER:	
Store Name: Mailing Address:	Store Type: Location Address:
Authorization Date: Owner Name(s):	Field Office: Field Office Address:
	ss location listed above are hereby granted approval to accept and redeem food stamp benefits ption of all coupons/instruments shall be in accordance with the rules and regulations governing
TH	IS PERMIT IS NOT TRANSFERABLE
Any changes in the ownership, location, name of business, and/or operation void this permit. To prevent illegal use, this permit must be returned to the Food and Nutrition Service (FNS) upon any change/sale/transfer of the business or upon request by the FNS. Failure to repor changes immediately to FNS may result in substantial fines and administrative sanctions. IF STORE MOVES, IS SOLD/CLOSED OR VOLUNTARILY WITHDRAWS FROM THE FOOD STAMP PROGRAM, PLEASE CONTACT YOUR SERVICING FIELD OFFICE.	
isued by FNS Representative:	Date of Issue:
THIS PERM	IIT MUST BE DISPLAYED IN A CONSPICUOUS PLACE

Part 1: Basic Guidelines

Learn and Enforce the Program Rules.

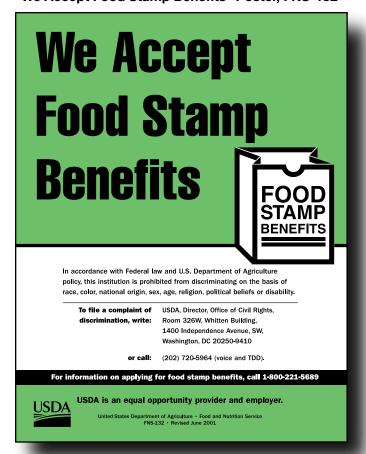
Accepting food stamp benefits can help build your business. If you violate the rules, however, you could lose your authorization, be fined, or both.

Protect your business. Learn the proper way to handle food stamp transactions. You are responsible for the actions of your employees. Train them before they begin ringing sales. Monitor their performance. Conduct refresher courses when necessary. When changes in the Program are announced, make sure everyone knows about them. It is a good idea to document the training you provide for your employees.

Display the "We Accept Food Stamp Benefits" Poster.

Your local FNS field office will give you a "We Accept Food Stamp Benefits" poster, FNS-132 (see below). Post it in a prominent place, to let your customers know that you participate in the Program.

"We Accept Food Stamp Benefits" Poster, FNS-132



Report Violations to Your Local FNS Field Office.

Help us keep the Food Stamp Program honest. If you are unsure of a procedure, or you suspect someone is violating the Program's laws and regulations, contact your local FNS field office. You can also call the USDA Office of Inspector General Hotline at 1-800-424-9121.

To encourage people to report fraud and abuse, retail stores must post a sign giving information on how to report Program abuse. When you become an authorized retailer, this poster is provided to you in your authorization package. Display your "Report Abuse of the Food Stamp Program" poster prominently.

USDA Office of Inspector General Hotline

1-800-424-9121

"Report Abuse of the Food Stamp Program" Poster, FNS-240

Report Abuse of the Food Stamp Program



Please contact:

USDA Food & Nutrition Service Field Office

or

U.S. Department of Agriculture Office of the Inspector General toll free 800-424-9121 Within the Washington, D.C. metropolitan area, call 202-475-5022

For information on applying for food stamp benefits, call 1-800-221-5689



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FNS 240 · Revised June 2001

Cooperate With Authorities.

From time to time USDA employees or their representatives may visit your store or request information from you. You may also be visited by contractors who work for USDA and they may take pictures of your store, both inside and out. You are required to cooperate and to respond to all requests. If you do not, you may lose your Food Stamp Program authorization.

Respect Your Food Stamp Program Customers.

Finally—and most importantly—treat your food stamp customers as you do your other customers: with courtesy and respect.

DO NOT:

- restrict food stamp customers to shopping at certain times during store hours, charge them higher prices, or make them use lanes designated "Food Stamp ONLY Checkout."
- require customers to make minimum purchases.
- ask customers for their Personal Identification Number (PIN).
 Only the customer may enter his or her PIN at the Point of Sale (POS) terminal to complete the food stamp sale.

Each of these practices violates the law or regulations.

Part 2:

What Can Food Stamp Benefits Buy?

The goal of the Food Stamp Program is to help low-income households have healthy diets.

Households CAN use food stamp benefits to buy:

- all food intended to be eaten at home. This includes the four staple food categories mentioned earlier as well as nonalcoholic beverages, snack foods, soft drinks, candy, and ice.
- seeds and plants intended to grow food (but not for growing flowers or feeding to birds).

"Using Food Stamp Benefits" Poster, FNS-110



Households CANNOT use food stamp benefits to buy:

- beer, wine, liquor, tobacco, or cigarettes
- foods that are hot at the point of sale
- food to be eaten in the store
- · vitamins or medicines
- pet foods
- nonfood items such as tissues, soaps, cosmetics, or other household goods.

If you have questions about specific food items, contact your local FNS field office. You can find the field office by going to:

http://www.fns.usda.gov/cga/Contacts/FieldOffices/

A poster describing what can and cannot be bought with food stamp benefits will be provided to you (see illustration at left).

Proper Use of Food Stamp Benefits

Customers should present food stamp benefits BEFORE they pay for food.

Separate Eligible Foods

If your customers separate their eligible and ineligible items or if you do it—it will make it easier to total the food items that qualify for food stamp benefits. If your store has electronic registers or scanners that automatically identify eligible items, separating items is not necessary. Equipment should be periodically checked for proper programming, to avoid errors that might cost you your authorization.

Sales Tax

You cannot charge State or local sales taxes on eligible items purchased with food stamp benefits. You may not include the sales tax in the purchase price as a hidden cost. (Keeping eligible and ineligible items separate will also prevent you from accidentally charging sales tax on eligible items.) If you have questions about your State's sales tax laws, you should contact your State tax department.

Credit Accounts

Food stamp customers must pay for their purchases at the time of sale. You may not accept food stamp benefits as payments on credit accounts. You may not hold your customers' food stamp EBT cards at your store for future use.

Bottle Deposits

Food stamp benefits can cover the entire cost of items such as eligible drinks in returnable bottles, where the price includes a specific bottle deposit. This is true even if the deposit is not included in the shelf price.

Making the Sale

If a customer does not have enough food stamp benefits to pay for all his or her eligible items, give the customers the option of paying for the remaining items with cash or not buying them. The client can pay the difference with a second card swipe to debit the cash benefits account (if the client has one) on his or her EBT card, or with cash. Remember: you cannot extend credit to be paid with food stamp benefits at a later date.





- No Trafficking Is Allowed
 You can never give cash in exchange for food stamp benefits. This practice is known as "trafficking."
- Store Coupons and Trading Stamps If you accept in-store coupons from cash customers, you must also accept them from food stamp customers. You must treat food stamp customers as you do cash customers.

Part 3:

Electronic Benefits Transfer (EBT) Cards

Today, the only form of benefit issuance is the EBT card. One of the biggest advantages of the electronic system is that it automatically deducts the exact amount of the purchase from the customer's EBT account and deposits it in your store's bank account.

EBT Systems

EBT systems operate like other debit card systems. An electronic message goes to a computer for approval. If the purchase is approved, the customer's EBT account gets an immediate debit and your account gets an immediate credit. At the end of the business day, transactions are totaled and the funds are moved. You will usually receive money from an EBT transaction within 2 banking days.



The State's EBT contractor will contact you soon after you are authorized to accept food stamp benefits. They will help you determine if you need EBT equipment. If the contractor supplies you with EBT equipment, they will also provide training on how to use it. You will receive a manual with information on how to use the system.

All but two States have "on-line" EBT systems which send transactions to a remote computer for approval. Ohio (OH) and Wyoming (WY) are different. They have "off-line" EBT systems and use "smartcards" with a microprocessor chip embedded, but visible, in the plastic card. "Off-line" means the transaction approval is done by the microprocessor in the card. The transaction does not travel "on-line" to a remote computer. OH and WY cards work only at POS terminals provided to stores in those States. Although OH and WY cards work only in OH or WY, all other State cards work in all States as well as in stores in OH and WY that have their own POS terminal.

Note: OH will change to an on-line system and will have magnetic strip cards in 2006. Those will be usable in all States. As of this printing, WY has not made a decision to change.



EBT Cards

Each State has its own EBT card design. The EBT cards are plastic and look like commercial debit and credit cards. Almost all cards have embossed numbers on the front and a magnetic strip and a signature line on the back. Often, the toll-free numbers for Customer Service are on the back of the card. The law requires EBT systems to have food stamp EBT cards that can work in any State, except for the smartcards issued by Ohio and Wyoming.

Point-of-Sale (POS) Equipment

All authorized retailers can process EBT food stamp benefit transactions. States may supply POS equipment or vouchers, or you may choose to use commercial equipment provided to you by a third party processor (which needs to be arranged by you). Commercial equipment can also be used to process credit and debit card transactions. The State will contact you and connect your commercial equipment to its EBT system. This service is provided at a cost that you negotiate with the third party processor. Commercial equipment is often integrated, meaning that the POS terminal, cash register, and scanning device are all connected together in order to speed transactions and eliminate errors.

Food Stamp EBT Purchases

Although EBT equipment set-up varies from State to State, the cashier should follow these general steps for a food stamp EBT purchase:

- Separate eligible foods from nonfood items. Total the food amount on the cash register. This step may not be necessary depending on the type of equipment you have in your store.
- Press "Food Stamp Purchase" key and swipe the EBT card through the POS card reader.
- Enter purchase amount into the POS terminal (if separate equipment from cash register).
- Customer enters secret Personal Identification Number (PIN) and hits the enter key. Only the customer may do this.
- "Approved" message will appear on POS terminal and a receipt is printed.
- Give the customer a receipt that shows the EBT balance.

Other Types of Food Stamp Program EBT Transactions



When EBT cards are swiped through your POS device, the device reads the card number and other information from the strip on the back of the card. Sometimes the magnetic strip on the card is damaged and swiping the card will not work. IF and ONLY IF the card strip cannot be read by the POS machine, and the customer is present, then you may use the keys to type in the card number. You cannot keep the card numbers on file, or enter them manually unless the EBT cardholder is present. The card holder must still enter his or her PIN to authorize a key-entered transaction. Food Stamp Program regulations permit key entry as a back-up convenience for recipients, but the recipient is expected to get a replacement for his or her damaged card. Damaged cards are replaced free. Please do not use the manual key-entry method unless the POS device or the client's card is not working.

FNS monitors the frequency of key entry by store. If a keyentry transaction fails, the recipient needs to pay by another method (e.g., cash)—do not use a **paper EBT voucher** (see page 17) in this situation.

Cards are hard to damage. If your POS terminal frequently does not accept EBT cards, it may need servicing. Advise customers to replace their cards if the magnetic strip is damaged.



Refunds

You can make refunds into the EBT account if the customer returns food bought with food stamp benefits. **Do not** refund cash. Learn to use the Food Stamp Program Refund Transaction. This may require a supervisor's or manager's approval as part of the transaction. Your EBT retailer manual will have details.

Voiding a Transaction

• If you enter the wrong amount into the POS terminal and it is approved, some systems allow you to immediately void that transaction. This may have to be done at that same POS terminal and may require a manager's password. You may then redo the transaction correctly.

Paper EBT Vouchers

Paper vouchers are used only when the EBT transaction cannot be done electronically. This may happen if your POS terminal fails, telecommunications fail, or the host computer is down. You must complete the voucher, have your customer sign it, and call Customer Service at the time of the purchase to get an approval for the purchase. This guarantees that the funds will be held for the purchase.

Always keep your copy of the voucher in case of disputes. You must electronically clear the voucher within 15 days or send the voucher to the State by a set expiration date in order to be paid for the transaction.

Some stores do not qualify for equipment. For these stores, the paper voucher is the only way to take EBT cards. See your EBT retailer manual for details.

Payment for EBT Transactions

System End-of-Day

EBT systems have an end-of-day or cutover time when all the transactions for the day are totaled and the transfer of funds for settlement of accounts begins. Find out when your State's EBT system's day ends.

If you have a State POS system, you can use it to produce totals for your store. This will help you keep your accounts in order. You will get an EBT retailer manual that explains this.

If you have commercial equipment, your system may have a different cutover time from the EBT system. Ask your processor for more information.

Payment to Your Bank Account

If you have State equipment, the State contractor will need your bank account information to make payments to your account. If you change your bank or your account, you must tell the contractor so that the payment will go to your new account. Payment will usually arrive in your account within 2 banking days. If you have commercial POS equipment, payment will go from the State EBT contractor to your processor within 2 days. Your processor will then pay your account according to your agreement.

According to Food Stamp Program policy, banks cannot charge retailers to deposit Food Stamp Program EBT payments.

Important

Watch the POS Response

Always watch the messages on the POS display. They indicate the transaction type and the results. Your store will be paid only when purchases are approved. Be sure you press the purchase key and not the refund key. Be sure the purchase is approved. Be sure your POS is not in training mode.

Other Payment for "Denied" Transactions

If the purchase is denied because there are insufficient funds in the Food Stamp Program account, the customer may pay in cash. Some customers may have an EBT cash account in addition to a food stamp account. If so, you may run another transaction and use the cash account to pay the balance of the transaction. Otherwise, the customer will need to pay with actual cash.

Never Keep the PIN or the Card

Never ask your customer for the PIN and do not watch the PIN being entered. Do not enter the PIN for the customer. Store cashiers may have to swipe EBT cards for the customer, depending on where the POS is located. Give the card back immediately. Never keep the card or the card number.



Customer ID

When using POS equipment, the PIN identifies the customer. No other identification is needed. Most States no longer issue food stamp ID cards to EBT customers.

Balances

Customers can check the balance in their EBT food stamp account in four ways. POS terminals can be programmed to have a balance inquiry function that will provide the balance. Many POS terminals have this function. The customer can also call a toll-free number to get the balance over the phone. After each EBT purchase transaction, the POS receipt shows the remaining food stamp account balance. Finally, in some States, recipients can check their balance through the Internet.

You may not charge a customer to do a balance inquiry.

No Cash Change

No cash change is given back in EBT transactions because the exact amount of the purchase is entered and debited. When EBT cards are used, it is illegal for you to give cash change back. EBT systems allow for returns and refunds to be processed using the card.

Customer Signatures

You do not need the customer's signature when the EBT transaction is done with a PIN. You do not need a signature for purchase or refund transactions. If you are using a voucher to process the food stamp transaction, the customer must sign the voucher. This is needed in case of a dispute, so keep the voucher with the original signature for your records and provide a copy to the customer.

Questions About EBT

Q. Who does what in EBT?

A. FNS authorizes the stores for the Food Stamp Program. FNS sets general EBT rules. Each State manages its own EBT system and hires contractors to process EBT transactions, issues EBT cards, and furnishes POS equipment.

Q. What is a third party processor?

A. We use the name "third party processor" for any transaction processing provider hired by a store. This distinguishes third party processors from the State's EBT contractor hired to provide or arrange transaction processing for stores that do not have their own POS equipment.

Q. How does the customer know how much money is in his or her account?

A. Food stamp customers are trained to keep their EBT receipts, which have the account balance. This is why you must always provide the receipt. **Customers may also call a toll-free number or do a balance inquiry on the POS terminal in the store.** In some States, if customers have access to the Internet they can check their balance.

Q. What happens if the customer lost the card?

A. You may NOT do the transaction without the card. Refer the customer to the State's toll-free Customer Service Help Line her or she was given during EBT training, or to the county office—not the local FNS field office.

Q. What if the customer forgot the PIN?

A. You may NOT do the transaction without the PIN. Refer the client to the toll-free Customer Service Help Line that her or she was given during EBT training to get a new PIN. The customer service number may be on the back of the card.

Q. What will EBT cost you?

A. If you have State equipment, EBT costs nothing. If you use your own equipment, you will work out costs with your own transaction processing provider.

• Q. What if a customer presents paper food stamp coupons rather than an EBT card?

A. There are still some food stamp coupons in circulation. You must accept them. Contact your local FNS field office for redemption information.

Q. Is there a risk in accepting paper EBT vouchers when system problems occur?

A. Only if you fail to make the call to Customer Service for an approval number or if you fail to follow the voucher instructions in the EBT retailer manual.

Q. What if I sell my store?

A. The new owner is NOT authorized to accept food stamp benefits. You cannot transfer Food Stamp Program authorization. If you have State equipment, tell the State EBT contractor by calling the Retailer Customer Service number before you hand over the store.

Read the retailer instructions you get with your State POS machine or materials provided by your own processor.



Part 4:

What Happens if You Break the Rules?

The Federal Government spends about \$25 billion a year to support the Food Stamp Program. This is a tremendous investment by American taxpayers. USDA protects that investment by vigorously enforcing the Program's laws and regulations and aggressively pursuing violators.

Thousands of retailers have discovered that the penalties for violations can be severe. As a store owner or operator, you are legally responsible not only for your own actions but for those of everyone who works in your store, whether or not they are paid. If you, your staff, your employees, or relatives redeem more food stamp benefits than your total food sales; sell ineligible items; accept food stamp benefits in payment for food sold to a food stamp household on credit; or buy or sell food stamp benefits, you will be disqualified from the Program, and/or assessed a monetary penalty, and could face criminal prosecution.

You can be fined up to \$10,000 for each illegal transaction, plus three times the dollar value of the transaction, and you can be put in prison.

In addition, violators may be referred to the Internal Revenue Service for more extensive investigation, and may lose their State lottery licenses and alcohol beverage sales licenses.

The most common penalty is being disqualified from the Food Stamp Program.

If you are disqualified from the Food Stamp Program, you could also be disqualified from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Even a temporary disqualification can blemish your business' reputation and its standing in the community.

Know and follow the laws and regulations, train your employees carefully, and monitor their performance. If a situation arises that you are not sure how to handle, always call the local FNS field office first.



Penalties

The following Federal penalties apply to retailers.

Trafficking—Buying or selling food stamp benefits for cash or other items besides eligible food will result in permanent disqualification, forfeiture of property, and/or a penalty of up to \$27,000 for each violation and will not exceed \$54,000 for all violations occurring during a single investigation.

Sale of Firearms, Ammunition, Explosives, or Controlled **Substances**—Sale of firearms, ammunition, explosives, or controlled substances for food stamp benefits will result in permanent disqualification or a penalty of up to \$27,000 for each violation and will not exceed \$54,000 for all violations occurring during a single investigation.

Sale of Cigarettes, Tobacco, and Alcohol—Sale of cigarettes, tobacco, alcohol, or expensive nonfood items for food stamp benefits may result in a 3- to 5-year disqualification period or equivalent civil money penalty. A claim may also be assessed.

"Penalties for Violation of the Food Stamp Program," FNS-136

Penalties for Violation of the Food Stamp Program



Include:

- **Penalties Permanent disqualification** when the owner or employees purchase or traffic in food stamp benefits, or for a third sanction.
 - □ Three to five year disqualification for the sale of non-food items, such as alcoholic beverages or tobacco.
 - ☐ One year disqualification for accepting food stamp benefits for payment of credit accounts.
 - ☐ Six month to three year disqualification for the sale of non-food items, such as, but not limited to: soap, paper products, medicines, etc.



The Food Stamp Program is available to all eligible persons regardless of race, color, religion, sex, national origin, age, political beliefs or disability.

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Sale of Ineligible Items—Sale of common ineligible nonfood items on a regular basis for food stamp benefits may result in a 6-month to 3-year disqualification or equivalent civil money penalty. A claim may also be assessed.

Food Stamp Benefit Redemptions Exceeding Food Sales—A store whose food stamp benefit redemptions for a specified period of time exceed its food sales for the same period of time may be disqualified for 3 to 5 years.

Accepting Food Stamp Benefits Without Authorization— Accepting food stamp benefits without authorization or after the effective date of disqualification will result in a fine of \$1,000 for each violation, plus an amount equal to three times the value of the illegally accepted food stamp benefits.

Second and Third Violations—The period of disqualification will be doubled for a second violation. For a third violation, the action is permanent disqualification.

WIC/Food Stamp Reciprocal Actions—Stores that are disqualified from WIC may be disqualified from the Food Stamp Program for an equivalent period of time.

NOTE: In addition to the preceding Federal penalties, many States have their own laws pertaining to the improper use of food stamp benefits, and their own penalties.

Appendix: Food Stamp Information for **Customers**

As a retailer in the Food Stamp Program, you might like to know how the Program works from the customer's point of view. You might also wish to have some information in case a customer is interested in knowing more about the Program.

The following questions and answers are from a booklet called "Food Stamp Program," Publication No. FNS-313 (also available in Spanish, FNS-313-S). Your customer can ask for a copy by calling toll free 1-800-221-5689. He or she can also find out the toll-free number in your State, which can tell the customer the location and phone number of the nearest food stamp office.

There is also more information about the Program on the following Web site: http://www.fns.usda.gov/fsp



How do I get food stamp benefits?

Look in the government section (blue pages) of your phone book. You can find food stamp benefits under "social services department" or "human services department."

Call the food stamp office to set up a meeting with a worker. Ask what papers you need to bring. The worker will need to see your pay stubs, rent or mortgage payments, utility bills, child- or elder-care bills, and child-support orders (the court order and canceled checks).

At the food stamp office you will talk with a worker, answer some questions, and sign some papers. If you can't go to the food stamp office, you may send a relative or a friend to talk with the worker. Or you may be able to talk with a worker on the phone.

One way to see if you might be able to get food stamp benefits is to go to http://www.foodstamps-step1.usda.gov on the Internet. Answer the questions. If it looks like you might be eligible, you can also find out how much you could receive. But to find out for sure, you must apply.

Can I get food stamps just for myself if I live with my family or with others?

People who live together and buy food and prepare meals together are grouped as a "household." Husbands and wives and most children under age 22 must be one household.

Will I have to get a social security number?

Yes, you must have or will have to get a social security number for each household member. People in the household who do not want food stamp benefits do not have to give their social security number. But they do have to give their financial information.

Can legal noncitizens get food stamp benefits?

You might be able to get food stamp benefits. Talk with a food stamp worker about this. Even if you can't get food stamp benefits, family members born in this country can. Getting food stamp benefits won't cause you any problems if you want to become a citizen.

Can I get help if I'm not working?

Yes, but if you are able to work, you must look for work, take a job offer, or go to training.

How much income and resources can we have?

The food stamp office will tell you if your income and resources are low enough to get food stamp benefits. It depends on the number of persons in your household and also changes slightly every year. The food stamp office will also tell you if any of your expenses can be deducted from your income to help you qualify for food stamp benefits.

If my household is eligible, how much will we get?

The food stamp office will tell you how much you will get. It will depend on your income and on the number of people in your household.

Are food stamp benefits cash?

No. Food stamp benefits come on a plastic card that you use just like a bank card. You can use them in most food stores, but only for food.

What if I have more questions?

You should call your local food stamp office. Our toll-free number, 1-800-221-5689, can direct you to your State's toll-free number.

For more information about this program and other Federal food assistance programs, please visit our Web site at http://www.fns.usda.gov.

Find your balance between food and physical activity. A healthy eating plan is one that:

- Emphasizes fruits, vegetables, whole grains and fat-free or low-fat milk and milk products
- Includes lean meats, poultry, fish, beans, eggs and nuts
- Is low in saturated fats, trans fats, cholesterol, salt (sodium) and added sugars

Be physically active for at least 30 minutes most days of the week.





United States Department of Agriculture Food and Nutrition Service

