ELIGIBLE FOODS BY FOOD ACCESS CURRENCY

Farmers Market Factsheet
January 2026

OVERVIEW

This Farmers Market Factsheet provides detailed information about what people can and cannot buy with each of the major food access currencies at farmers markets. The technical term used for this is "eligible foods." Each food access program has its own rules about what is "eligible" to buy. This factsheet provides the *fine print* or details about each currency's eligible foods and rules so that market managers can answer vendor or shopper questions that come up at their farmers market.

The information provided here is to the best of our knowledge at the time of publication. The USDA Food and Nutrition Service is the authority on food assistance program policies and guidelines related to eligible foods.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

SNAP Benefits CAN be used to buy…

Fruits, vegetables, and other crops, including:

- ✓ Produce may be in any form: fresh, frozen, juice (made with fruit or vegetables), canned, sun dried, pre-cut go-packs, pre-cut and bagged greens
- ✓ Dried beans and other legumes, grains, seeds
- ✓ Mushrooms
- ✓ Foraged foods such as huckleberries and mushrooms

Meat, poultry, and fish, including:

- ✓ Fresh ground (e.g., beef or sausage)
- ✓ Cuts, chops, or cutlets
- ✓ Frozen
- ✓ Jerky (e.g., beef, salmon)
- ✓ Canned (e.g., albacore tuna fish)
- ✓ Smoked packaged (e.g., salmon)
- ✓ Eggs (e.g., fresh chicken, duck, or quail eggs)

Dairy products, including:

- ✓ Cheese (goat, cow, sheep; hard and soft)
- ✓ Milk
- ✓ Butter
- ✓ Sour cream
- ✓ Yogurt

Breads and cereals, including:

- ✓ Bread
- ✓ Pasta
- ✓ Tortillas
- ✓ Bagels
- ✓ Pitas
- ✓ Granola and other breakfast cereals
- ✓ Buns/rolls
- ✓ Whole grains and flours

Specific types of snacks, processed foods, desserts, beverages, and spices, including:

- ✓ Spreads: jam, jelly, hummus
- ✓ Beverages: kombucha, water kefir
- ✓ Snacks: kettle corn, chips, pretzels, crackers, doughnuts (packaged to take home)
- ✓ Desserts: ice cream (packaged to take home), cookies, and other pre-packaged desserts
- ✓ Confections: chocolate, toffee, fudge, and candy
- ✓ Condiments: salsa, BBQ sauce, hot sauce, and salad dressing
- ✓ Baking goods: items used to make desserts
- ✓ Sweeteners: honey, maple syrup
- ✓ Spices and seasonings: powdered, dried, or extracted spices and seasoning

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The WSFMA is an equal opportunity provider.

SNAP Benefits CANNOT Be used to buy…

- ☒ Most ready-to-eat or prepared foods that are hot at the point of sale. See *Heated, Hot, and Cold Prepared Foods* below.
- ☒ Beer, wine, liquor, tobacco, or cigarettes.
- ☒ Food and drinks containing controlled substances such as cannabis/marijuana and CBD.
- ☒ Supplements, vitamins, medicines.
- ☒ Soaps, cosmetics, and other body care items.
- ☒ Pet treats or foods.
- ☒ Live animals (except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store).
- ☒ Nonfood items such as artisan crafts, fiber arts, ceramics, and other hygiene or household goods.

Heated, Hot, and Cold-Prepared Foods

The key rule of thumb with SNAP is that it can only be used to buy foods that are **to be prepared and/or eaten at home**. The idea is that whatever people buy will be taken home to cook and eat. SNAP cannot be used to buy food that is ready to eat at the store or farmers market. **Heated, hot and cold prepared foods cannot be purchased with SNAP**.

Heated foods include any cooked or heated on-site by the retailer before or after purchase, regardless of whether cooking/heating is provided for free or at a cost. When foods are heated by the retailer after purchase, this is sometimes referred to as the "you-buy-we-fry" business model; however, foods cooked or heated by any method (e.g., baked, grilled, etc.) count. This type of rule is generally for convenience stores and not farmers markets.

Hot foods include any food product that is hot at the point of sale, regardless of who cooks/heats it. Examples of hot foods include, but are not limited to:

- ☒ Coffee or tea
- ☒ Soup
- ☒ Pizza

Cold prepared foods include any food that is made (for example, foods that are assembled, cooked, mixed or otherwise prepared) by the retailer, sold cold, and requires no additional preparation for immediate consumption. Examples of cold prepared foods include, but are not limited to:

- ☒ Fresh salads, fruit cups or salad bars
- ☒ Sandwiches
- ☒ Meat and/or cheese platters
- ☒ Prepared meats or seafood
- ☒ Soft-serve or scooped ice cream served in cups, bowls, or cones (distinct from a sealed container of ice cream)

More Information about Eligible Food Items for SNAP

- **SNAP Training Guide for Retailers** https://www.fns.usda.gov/snap/retailer/training/guide (USDA, January 2019)
- **What are Staple Foods?** https://www.fns.usda.gov/snap/retailer/staple-foods (USDA, updated November 26, 2024)
- **What Can SNAP Buy?** https://www.fns.usda.gov/snap/eligible-food-items (USDA, updated June 4, 2025)
- **Retailer Eligibility – Prepared Foods and Heated Foods** https://www.fns.usda.gov/snap/retailer-eligibility-prepared-foods-and-heated-foods (USDA, updated June 20, 2024)
- **Accessory Foods List** https://fns-prod.azureedge.us/sites/default/files/resource-files/Accessory_Foods_List.pdf (USDA, effective March 5, 2018)

SNAP LINGO

The USDA Food and Nutrition Service (FNS) sets rules for SNAP and talks a lot about **Staple Foods.** These are foods to be prepared and/or eaten at home, such as: fruits and vegetables; meat, poultry, and fish; dairy products; and breads and cereals. The USDA FNS uses the availability of Staple Foods to determine a retailer's "stocking rate" which is part of the eligibility criteria used to become an Authorized SNAP Retailer.

USDA FNS also talks about **Accessory Foods.** These are mostly snack foods and non-alcoholic beverages. Accessory foods don't count towards the "stocking rate" in a retailer's application to become an Authorized SNAP Retailer.

SNAP MARKET MATCH

SNAP Market Match CAN be used to buy…

- ✓ Fresh vegetables, including pre-cut and bagged greens
- ✓ Fresh fruits
- ✓ Fresh mushrooms
- ✓ Fresh herbs
- ✓ Seeds and plants that produce food

SNAP Market Match CANNOT be used to buy…

- ☒ Fruits and vegetables that are frozen, canned, or dried
- ☒ Dried herbs
- ☒ Value-added or processed foods made from fruits and vegetables including jams/jellies, juices, or cider
- ☒ Honey
- ☒ Nuts
- ☒ Seeds intended to be eaten (not to be planted for food)
- ☒ Meat, poultry, and fish, including eggs
- ☒ Dairy products, including cheese, milk, nut milk, butter and yogurt
- ☒ Breads and cereals, including pasta, tortillas, bagels, cereal, rolls/buns, rice
- ☒ Prepared or ready-to-eat foods
- ☒ Flowers
- ☒ Plants that don't produce food

Fresh Bucks is a program run by the City of Seattle that is similar to SNAP Market Match and only available at Seattle farmers markets. Fresh Bucks has its own "Fresh Bucks" currency. Shoppers swipe a card at the Information Booth to get al Fresh Bucks currency that they use with vendors.

Fresh Bucks **can** be used to buy fresh, frozen, canned, and dried fruits or vegetables (with no added fats, sugars, or salt), herbs, and edible plant starts at Seattle farmers markets.

Fresh Bucks **cannot** be used to buy value-added or processed foods made from fruits and vegetables including jams/jellies, juices, or cider; honey; nuts; seeds intended to be eaten (not to be planted for food); meat, poultry, and fish; eggs; dairy products; nut milk, butter and yogurt; breads and cereals; prepared or ready-to-eat foods; flowers or plants that don't produce food.

WIC & SENIOR FARMERS MARKET NUTRITION PROGRAM (FMNP)

Any produce purchased with WIC or Senior FMNP must be *locally grown*, meaning Washington State or border counties in Oregon and Idaho.

WIC Fruit & Vegetable Benefits have the exact same eligible foods as WIC FMNP at farmers markets and farm stands.

WIC & Senior FMNP benefits CAN be used to buy…

- ✓ Fresh, unprocessed vegetables
- ✓ Fresh, unprocessed fruits
- ✓ Fresh herbs for human consumption
- ✓ Mushrooms
- ✓ Honey (Seniors only)

WIC & Senior FMNP benefits CANNOT be used to buy…

- ☒ Fruits and vegetables that are "…processed [e.g., frozen, canned, or dried] or prepared beyond their natural state except for usual harvesting and cleaning processes." For example, frozen blackberries or pre-cut winter squash.
- ☒ Dried herbs
- ☒ Pre-cut and bagged greens
- ☒ Honey cannot be purchased with WIC FMNP benefits
- ☒ Value-added or processed foods made from fruits and vegetables including jams/jellies, juices or cider.
- ☒ Nuts and seeds
- ☒ Meat, poultry, and fish, including eggs
- ☒ Dairy products, including cheese, milk, nut milk, butter and yogurt
- ☒ Breads and cereals, including pasta, tortillas, bagels, cereal, rolls/buns, rice
- ☒ Prepared or ready-to-eat foods
- ☒ Flowers, including edible flowers
- ☒ Potted plants, including herbs and food producing plants
- ☒ Honey (WIC only)

Honey

WIC shoppers **cannot** buy honey with FMNP food benefits. Seniors **can** buy unprocessed, locally produced honey with their FMNP benefits. However, even honey can get complicated.

Allowed to be purchased with Senior FMNP benefits:

- ✓ Comb honey: Honey that comes exactly as it was produced in the hive.
- ✓ Cut comb honey: Liquid honey that may have added honeycomb chunk in the jar.
- ✓ Liquid honey: 100% pure honey, free of visible crystals, extracted directly from the honeycomb.
- ✓ Naturally crystalized honey: Honey spontaneously crystallized.
- ✓ Kosher/ wild/ organic honey: 100% pure, conventionally produced honey free of chemicals, drugs, and antibiotics.
- ✓ Honey Sticks: Liquid, unflavored honey in a straw.

Not Allowed to be purchased with Senior FMNP benefits:

- ☒ Whipped/sugared/creamed honey: Honey whipped into a crystallized state.
- ☒ Dried honey: Honey dehydrated and mixed with other ingredients.
- ☒ Flavored/ fruit honey: Honey with fruit, coloring, or flavoring added.
- ☒ Pasteurized honey: Liquid honey heated to a very high temperature.
- ☒ Infused honey: honey flavored with herbs, spices, or peels.

Source: FMNP Market Manager and Grower Training Manual 2018