



# Guide to Improving Client Integrity Education



Putting Healthy Food Within Reach



# Table of Contents

---

<b>Introduction</b> .....	<b>1</b>
What is this Guide?	
What is an Effective Integrity Message?	
<b>1. Trafficking</b> .....	<b>4</b>
Buying, selling or trading SNAP Electronic Benefit Transfer (EBT) cards	
Administrative and criminal penalties	
<b>2. SNAP EBT Card Management</b> .....	<b>9</b>
Providing clear instructions on the responsible management of SNAP EBT cards	
Protecting the Personal Identification Number (PIN)	
<b>3. Eligible Purchases</b> .....	<b>14</b>
Explaining what recipients can and cannot purchase using SNAP EBT benefits	
Penalties for purchasing ineligible items using SNAP EBT benefits	
<b>4. Reporting Fraud</b> .....	<b>16</b>
Provide information on how to report Program fraud	
<b>Conclusion</b> .....	<b>18</b>
<b>Appendix A</b> .....	<b>19</b>
7 CFR 271.2 Trafficking Definition	
7 CFR 273.16(b) Disqualification Penalties	
<b>Appendix B</b> .....	<b>21</b>
Customizable Templates	

# Introduction

---

The Supplemental Nutrition Assistance Program (SNAP) enhances food security across the Nation by providing low-income families and individuals with supplemental benefits to be used to purchase eligible food items. The Food and Nutrition Services (FNS) oversees SNAP policy and works with State agencies who administer SNAP to ensure that those eligible for nutrition assistance understand Program rules. SNAP also works to combat fraud and uphold Program integrity—so that American taxpayer dollars are protected, and SNAP benefits are properly targeted to those families who need them the most. This guide focuses on integrity education as it applies to SNAP benefit use and trafficking and does not address eligibility fraud.

FNS intends this Guide as an initial set of recommendations and examples. We expect to make subsequent revisions over time as States adopt more client integrity education approaches and FNS identifies additional examples of best practices. Included throughout this document are FNS developed messaging templates as well as positive examples that States have shared with FNS.

The Guide to Improving Client Integrity Education covers **four key areas**:

**Trafficking:** Advise recipients against buying, selling, or trading SNAP Electronic Benefit (EBT) Cards or benefits, and clearly communicate the administrative and criminal penalties for failure to comply.

**SNAP EBT Card Management:** Provide clear instruction on how to responsibly manage SNAP EBT cards, including information about how to keep your Personal Identification Number (PIN) secure for card use and avoid unnecessary card replacement requests.

**Eligible Purchases:** Explain which food items are eligible for purchase using SNAP benefits and also advise on purchases that are not SNAP eligible.

**Reporting Fraud:** Provide information on how to report SNAP fraud.

To help State agencies identify the best ways to communicate messages around these four integrity areas to SNAP recipients and the general public, FNS first assessed the language found in Program materials across States, working to answer questions such as “Is Program integrity messaging easy to find and understand?” This assessment found a disparity among integrity education materials and identified missed opportunities for integrity messaging, such as before and during the SNAP application process.

States should include targeted Program integrity education messages in various materials such as online applications, and communication channels such as public websites. As a next step, FNS leveraged insights to develop sample messaging that State agencies can use and incorporate into their own Program materials (e.g., SNAP applications, SNAP EBT card mailers, SNAP brochures, State agency websites, SNAP Program Integrity FAQs, etc.). **The recommended messaging provided in this guide uses plain language and visual design in order to enhance SNAP recipients' and the general public's understanding of Program rules and regulations aligned with the four key integrity areas.**

## What is this Guide?

---

FNS and State agencies have a shared responsibility to address and target SNAP fraud and abuse. While most SNAP recipients adhere to Program regulations, incidents of fraud and misuse of benefits do occur. FNS and States have implemented effective measures to detect and prevent Program fraud in order to maintain the cost effectiveness of the Program and ensure that benefit dollars are properly targeted to those most in need.

Educating clients on the appropriate use of their benefits is essential for deterring fraudulent behavior, reducing the number of client errors, increasing the number and quality of public fraud referrals, and reducing overall fraud administrative costs. By improving client integrity education nationally, we are better able to prevent incidents of fraud and trafficking before they occur.

State agencies can benefit from a targeted process to evaluate and improve the delivery of integrity education to clients. This guide was developed based on a State-by-State analysis of client integrity education processes. That analysis provided a baseline of the issues and opportunities present in existing integrity education processes. FNS is providing this guide to help State agencies create more effective client and public-focused integrity messaging using clear, consistent language via multiple materials and sites.

Throughout this guide, we have provided examples of ways to present integrity messages so that they are more likely to reach SNAP recipients. The messaging templates FNS developed use the Flesch-Kincaid Reading Ease Test to ensure new materials are targeted to the reading level of 11 through 13 year old students. This reading level test is available in Microsoft Word and instructions can be found [here](#). Many templates featured throughout this guidance are located (in a customizable format) in Appendix B and are encouraged for use in integrity education materials such as online applications, EBT card mailers or other forms of public communication.

## **What is an Effective Integrity Message?**

Integrity messaging is most effective when conveyed clearly and consistently across multiple materials and communication channels so that clients are well informed about what constitutes a Program violation, the penalties for misusing benefits, and how to prevent mistakes and misuse of Program benefits. Effective messaging ensures that clients are well informed, enabling them to take the appropriate action to protect their benefits and comply with Program requirements. A good message is readily available and usable, meaning that it can be easily found, read and understood, to increase the likelihood that the person will take the appropriate action.

### ***Multiple languages***

State agencies should also be aware of language barriers that may exist among SNAP recipients in their regions. Integrity messages and all educational materials should be made available in as many languages as necessary to provide meaningful access to their client population as required by [7 CFR 272.4\(b\)](#).

### ***Multiple communication materials and channels***

In addition to the messages presented throughout this Guide which refer to online and print applications, EBT card mailers, websites and other common materials used to inform applicants, participants and the general public, FNS also recognizes the potential of taking integrity messages beyond printed and online material. Some States have incorporated the use of innovative approaches such as recorded phone messages that play while clients are waiting to speak with a representative as well as videos that play in the waiting areas of local offices. Also notable are public service announcements that might include audio or video messages to be played in different media outlets. Messages in these formats should follow the same recommendations in this Guide as for all other standard formats.

### ***Caution about limiting Program access***

While the focus of this Guide is to provide recommended messaging to address Program integrity, States should be mindful that particularly harsh language or approaches may limit or discourage Program access to those who qualify. The importance of client integrity education is that it ensures SNAP recipients have multiple opportunities to learn about SNAP Program rules and penalties before they potentially make a mistake or poor choice. The purpose of this education approach is not to deter those for whom the Program is designed to serve from applying for continuing to participation SNAP.

# 1. Trafficking

---

The regulatory definition of trafficking can be found in [7 CFR 271.2](#) (Please refer to Appendix A.) Trafficking is **buying, selling or trading SNAP benefits or attempting to commit any of these acts**. As we continue to learn about the types of trafficking that occur at retail locations, on social media sites and person to person, we must strive for continuous improvement in fraud prevention. Just as with each key message, it is important to explore various channels to educate recipients and applicants about their responsibilities to the Program, specifically relevant to trafficking. There must be multiple opportunities for recipients to receive this information throughout their participation in SNAP. Information about trafficking should include a definition that is simple to understand and that highlights the seriousness of these crimes.

This begins with a clear definition of the term using plain language:

## Example 1.1

<b>Trafficking may include but is not limited to:</b>
<b>Selling SNAP EBT cards or benefits to someone else</b>
<b>Buying SNAP EBT cards or benefits from someone else</b>
<b>Stealing someone else's benefits</b>
<b>Exchanging your benefits for anything other than eligible food items</b>
<b>Buying SNAP eligible food and then reselling it for cash</b>
<b>Attempting to commit any of the acts mentioned above</b>

Example 1.1 breaks down the lengthy regulatory definition of trafficking into an easy-to-read list. This list could be featured in a SNAP EBT card mailer or any other informative document that applicants and recipients are likely to see and/or receive.





## *Penalties for trafficking*

The States' messaging about SNAP benefit trafficking is one of the most important aspects of client integrity education. State agencies must be knowledgeable about the seriousness of SNAP trafficking and the penalties associated with these activities. In turn, they must ensure that SNAP recipients understand the severity of these offenses early in the process of applying and participating in the Program. States must convey clearly to applicants and recipients what constitutes trafficking and make a direct connection to the penalties that may result if they choose to engage in these activities. It should be clear to SNAP recipients that penalties can include disqualification from the Program up to and including permanent disqualification, depending on the severity of the violation(s). Disqualification Penalties are addressed in the Code of Federal Regulations at [7 CFR 273.16\(b\)](#) (see Appendix A). Recipients who are found guilty of trafficking will most likely be subject to repayment of those benefits.

It is also very important for State agencies and Program administrators to understand the legal classification of trafficking (if valued over \$100) as a felony according to Federal law and communicate that appropriately. This [law](#) is found in Title 7, United States Code (USC).

*State agencies are required under [7 CFR 273.16\(d\)](#) to notify applicant households in writing of the disqualification penalties for intentional program violations and the example below does not fully satisfy that requirement. The following is an example of using plain language to describe trafficking and create awareness about criminal penalties that can serve to reinforce and supplement required messaging.*

## Example 1.2



### Do Not Trade or Sell your SNAP EBT Card.

Trading or selling your SNAP EBT card for cash, non-eligible items, or services is known as “trafficking” and it is illegal. If you trade or sell your EBT card, you could lose your benefits and face criminal penalties.

#### **Attention**

---

To learn more about SNAP fraud please visit  
[www.fns.usda.gov/fraud/what-snap-fraud](http://www.fns.usda.gov/fraud/what-snap-fraud).



Example 1.2 could easily be incorporated into an online format for applications and websites. It captures the message about trafficking in a simple format.



### Example 1.3

## Trying to sell your Food Stamps?

**That's a bad idea.**

In fact, even intending to sell your QUEST card by offering it to someone, or posting it for sale on social media sites such as Craig's List, Facebook, Twitter, and eBay is a violation and may result in permanent disqualification from the Food Stamp Program.



Examples 1.3 and 1.4 are excerpts from education materials used by Alaska and Mississippi. Example 1.3 captures attempt to sell SNAP benefits via social media sites.

### Example 1.4

## Misuse of Your SNAP Benefits is a Violation of State and Federal Laws!

- Do **NOT** sell, trade or give away your SNAP benefits, PIN or Mississippi EBT Card. The SNAP benefits in your EBT account are ONLY for your household.
- Do **NOT** allow a retailer to buy your SNAP benefits in exchange for cash.
- Do **NOT** use someone else's SNAP benefits or Mississippi EBT Card for your household.
- Do **NOT** purchase non-food items or pay credit accounts with your Mississippi EBT Card.

Example 1.5 featured below is an example from Ohio of using plain language to very clearly define trafficking, using few words to portray a powerful message.

**Example 1.5**

# Buying, Trading or Selling



# is a **Felony.**

Food assistance is only for food *and* only for eligible recipients.



## 2. SNAP EBT Card Management

---

States must provide clear and easy to understand information to recipients about how to manage their SNAP EBT card and protect the Personal Identification Number (PIN) required for card use. State agencies should consider answers to questions such as:

- What should I do if I lose my SNAP EBT card?
- How do I report a lost or stolen SNAP EBT card?
- Can someone else use my SNAP EBT card?
- How do I protect my PIN?
- When the benefits on my card have been used, what should I do with the card?
- What should I do if my card doesn't work?

Recipients should be aware that EBT card replacements are monitored and excessive requests to replace a SNAP EBT card may raise questions and require explanation. States are required to monitor replacement requests per [7 CFR 274.6\(b\) \(5\)](#) and must provide notice to the household upon the fourth request.

The following plain-language examples provide different ways to present information about the use of the SNAP EBT card. Recipients should have multiple opportunities to read and understand messages related to accessing their SNAP benefits. Recipients should understand that only members of their household who are included on their SNAP benefit case (or in some cases, trusted authorized representatives) are allowed to use the EBT card to purchase eligible food.



## Example 2.2

**Mississippi EBT  
Cardholder Service Center  
1-866-512-5087  
1-877-906-0085 (TTY)  
24 hours a day/7 days a week**



**Review Your EBT Account by Visiting Our Website at  
[www.ebt.acs-inc.com](http://www.ebt.acs-inc.com) Today!**

### **EBT Card Care Tips**

- Do **NOT** scratch the black magnetic stripe on the back of your card.
- Do **NOT** bend or fold your card.
- Do **NOT** place your card in water, direct sun light or near magnets and electronic equipment (i.e., cell phones, televisions and microwaves).




Example 2.2 from Mississippi gives clear and concise information regarding EBT card management.

## Protecting the PIN

SNAP recipients should understand the importance of keeping their PIN safe as well as their SNAP EBT card. The examples provided below suggest ways to incorporate this information in an accessible format. The message of emphasis here is that the PIN associated with the recipient's SNAP EBT account is the key to accessing their benefits and therefore should be memorized and protected to prevent unauthorized use.

### Example 2.3

**Protect Your Personal Information and Your PIN.**

- Memorize your PIN. Never write your PIN anywhere on your card or keep it with your card. Only members of your household who use the card should know the PIN.
- Be aware of scam websites and mobile apps that may try to steal your personal information.
- Read USDA's scam alert for more information [www.fns.usda.gov/snap/urgent-notice](http://www.fns.usda.gov/snap/urgent-notice).

**Attention**

If you suspect that your EBT card has been stolen, immediately call [redacted] at [redacted] to request a new card and reset your PIN. Your benefits will not be replaced if someone else uses your card.



Example 2.3 presents information on protecting PIN's using plain language and in an accessible format. This template is customizable and could be featured in a document that recipients would likely receive along with their SNAP EBT card.



## Example 2.3



### How Can You Protect Your Personal Identification Number (PIN)?

Your 4-digit PIN is a secret number that allows you to use your SNAP EBT card.

- Call [redacted] at [redacted] to select a PIN, or visit your local SNAP office.
- Memorize your PIN. Never write your PIN anywhere on your card or keep it with your card, and never tell anyone your PIN!
- If you think that someone knows your PIN, immediately call [redacted] at [redacted] to reset your PIN.

**Your benefits will not be replaced if someone else uses your card.**



### What Should You Do If You Forget Your PIN?

- Don't try to guess your PIN when entering it at the register. A hold will be placed on your card if \_\_\_ failed attempts are made to enter your PIN.
- Call [redacted] at [redacted] (or visit the nearby office) and they will send you a replacement card.



Example 2.3 is a template to communicate information about protecting PINs and other personal information. It is customizable for State agencies. This example could easily be used for online applications or websites.

### 3. Eligible Purchases

---

Educating SNAP recipients about what their SNAP benefits can and cannot buy is an important aspect of integrity education. Clients, as well as participating retailers and the general public, should be able to see clear and consistent messages about how SNAP benefits can be used. The [FNS website](#) provides a description of SNAP eligible and ineligible items and gives examples of items that can and cannot be purchased with SNAP benefits.

State agencies should make note of issues that often arise regarding eligible purchases and address those specifically as they deem necessary, such as advising recipients against using their SNAP EBT card to pay for food purchased on credit accounts as required in [7 CFR 274.7\(b\)](#). This Guide cannot address every possible ineligible use of SNAP benefits; therefore, States must tailor their integrity education efforts to include common program violations.

Providing integrity education about eligible items for SNAP purchase encourages awareness of Program rules and reduces benefit misuse and potential trafficking. We cannot assume that SNAP recipients fully understand what they are allowed to purchase with their benefits. State agencies should make these important messages available in formats that will increase awareness and have maximum impact.

Recipients should be given a simplified list of types of items that are not permitted for purchase with their SNAP benefits. While these lists are not exhaustive, they should provide an easy-to-read guide that encourages appropriate usage of SNAP benefits.

State agencies should incorporate simple lists such as these featured below into their integrity education materials.

### Example 3.1



#### What Can I Buy With My SNAP EBT Card

SNAP EBT card benefits can be used to buy eligible food items. If you purchase non-eligible items, you could lose your SNAP benefits.

Food items you **CAN** purchase with your SNAP EBT card include:

- Foods such as breads and cereals, fruits and vegetables, meats, fish, poultry, and dairy products
- Seeds and plants that you can use to grow your own foods

Items that you **CANNOT** purchase with your SNAP EBT card include but are not limited to:

- Alcoholic beverages
- Cigarettes or other tobacco products
- Pet food
- Hot foods
- Vitamins or medicines
- Nonfood items such as tissues, soap, cosmetics, or other household goods

For additional information about what can and cannot be purchased with SNAP benefits, please visit the USDA FNS website:

[www.fns.usda.gov/snap/eligible-food-items](http://www.fns.usda.gov/snap/eligible-food-items)



Example 3.1 provides clarity to SNAP recipients on eligible and ineligible purchases with plain language and an easy-to-read format. This is an example of a template that could be placed in an EBT card mailer, website or any other informational channel.

## 4. Reporting Fraud

---

Ensuring that SNAP recipients as well as public audiences have clear information on how to report fraud as it applies to SNAP is imperative to Program integrity. Throughout this Guide, example language has been provided to aid State agencies in educating recipients and the public on the rules related to SNAP use. In this last section, the focus is on improving the information on how to report fraud in each State.

States should ensure that it is easy for SNAP recipients and the general public to report suspicious activity and potentially fraudulent acts. There should be a clear link on the State website that does not require more than one click to get to the contact information necessary to make a report.

Education materials that address this topic should include the following information:

- Contact information (phone number and/or website)
- Confidentiality statement

Below are examples of how information on reporting fraud can be presented.

### Example 4.1

 **Report Suspicious Activity.**

If you suspect that someone is misusing their SNAP benefits, call the \_\_\_\_\_ Fraud Hotline at \_\_\_\_\_ or \_\_\_\_\_ (for the hearing impaired). You may also report fraud via our website at \_\_\_\_\_


**Note**

All tips will be handled confidentially and you have the right to remain anonymous.



Example 4.1 is a template that could easily be incorporated into an online format to inform recipients as well as all public audiences about how to report suspicious fraudulent acts.

### Example 4.2

 **How Can You Report SNAP Fraud?**

If you suspect someone of misusing their SNAP benefits, call the \_\_\_\_\_ Fraud Hotline at \_\_\_\_\_ or \_\_\_\_\_ (for the hearing impaired). You can also report fraud online by visiting \_\_\_\_\_

All tips will be confidential and you have the right to remain anonymous.



Example 4.2 could be incorporated into an EBT card mailer, alerting new recipients to the seriousness of SNAP fraud.

# Conclusion

---

Client integrity education is a critical component to engaging the fight against SNAP fraud and misuse. FNS produced this Guide to serve as a reference to States, in support of their efforts to prevent fraud and trafficking.

The most effective messages are those that are easy to understand and incorporated across multiple platforms for clear communication. It is simply not enough to provide program rules and penalties in a standard, basic format. We created this Guide to present examples of ways to communicate information about program integrity in a more accessible format especially for our Program applicants and recipients and for the broader public audience.

While this Guide covers the main components of trafficking and misuse of benefits that States should communicate consistently, it does not provide a comprehensive approach to improving recipient integrity education. FNS encourages each State to customize their own educational materials to reflect common fraud patterns found in their region.



# Appendix A

---

## **7 CFR 271.2 Trafficking means:**

- (1) The buying, selling, stealing, or otherwise effecting an exchange of SNAP benefits issued and accessed via Electronic Benefit Transfer (EBT) cards, card numbers and personal identification numbers (PINs), or by manual voucher and signature, for cash or consideration other than eligible food, either directly, indirectly, in complicity or collusion with others, or acting alone;
- (2) The exchange of firearms, ammunition, explosives, or controlled substances, as defined in section 802 of title 21, United States Code, for SNAP benefits;
- (3) Purchasing a product with SNAP benefits that has a container requiring a return deposit with the intent of obtaining cash by discarding the product and returning the container for the deposit amount, intentionally discarding the product, and intentionally returning the container for the deposit amount;
- (4) Purchasing a product with SNAP benefits with the intent of obtaining cash or consideration other than eligible food by reselling the product, and subsequently intentionally reselling the product purchased with SNAP benefits in exchange for cash or consideration other than eligible food; or
- (5) Intentionally purchasing products originally purchased with SNAP benefits in exchange for cash or consideration other than eligible food.
- (6) Attempting to buy, sell, steal, or otherwise affect an exchange of SNAP benefits issued and accessed via Electronic Benefit Transfer (EBT) cards, card numbers and personal identification numbers (PINs), or by manual voucher and signatures, for cash or consideration other than eligible food, either directly, indirectly, in complicity or collusion with others, or acting alone.

## 7 CFR 273.16(b) Disqualification Penalties

(1) Individuals found to have committed an **intentional Program violation** either through an administrative disqualification hearing or by a Federal, State or local court, or who have signed either a waiver of right to an administrative disqualification hearing or a disqualification consent agreement in cases referred for prosecution, shall be ineligible to participate in the Program:

(i) For a period of **twelve months** for the first intentional Program violation,

(ii) For a period of **twenty-four months** upon the second occasion of any intentional Program violation,

(iii) **Permanently** for the third occasion of any intentional Program violation.

(2) Individuals found by a Federal, State or local court to have used or received benefits in a transaction involving the **sale of a controlled substance** shall be ineligible to participate in the Program:

(i) For a period of **twenty four months** upon the first occasion of such violation;

(ii) **Permanently** upon the second occasion of such violation.

(3) Individuals found by a Federal, State or local court to have used or received benefits in a transaction involving the sale of **firearms, ammunition or explosives shall be permanently ineligible** to participate in the Program upon the first occasion of such violation.

(4) An individual convicted by a Federal, State or local court of having **trafficked benefits for an aggregate amount of \$500** or more shall be **permanently ineligible** to participate in the Program upon the first occasion of such violation.

(5) Except as provided under paragraph (b)(1)(iii) of this section, an individual found to have made a **fraudulent statement** or representation with respect to the **identity or place of residence** of the individual in order to **receive multiple food stamp benefits** simultaneously shall be ineligible to participate in the Program for a period of **10 years**.

# Appendix B

---

**The following pages contain customizable templates that can be used in multiple formats and materials.**

Place  
State Logo  
Here



## SNAP EBT Card Mailer Template

SNAP is the Nation's largest program in the fight against hunger, helping low income people buy the food they need for good health.

As a SNAP recipient, there are certain rules that you must follow. This document provides helpful information on how to use and take care of your SNAP Electronic Benefit Transfer (EBT) card and personal identification number (PIN) safe.



### How Can You Protect Your SNAP EBT Card?

Your SNAP EBT card is a safe and easy way for you to use your SNAP benefits each month to buy food for your household.

- Your SNAP EBT card should be used only by members of your household to buy eligible items.
- Keep your card in a safe place. Don't throw it away, you can use the same card every month for as long as you receive SNAP benefits.
- Beware of scam websites or mobile applications that claim to help you apply for SNAP benefits or access your account balance. These websites may try to steal your personal information. (Read USDA's scam alert for more information [www.fns.usda.gov/snap/urgent-notice](http://www.fns.usda.gov/snap/urgent-notice).)
- Call \_\_\_\_\_ right away if your card is lost, stolen or damaged!  
\_\_\_\_\_

**Attention** If you make frequent requests to replace your SNAP EBT card, your local office may suspect that something is wrong and look more closely at your account.



### How Can You Protect Your Personal Identification Number (PIN)?

Your 4-digit PIN is a secret number that allows you to use your SNAP EBT card.

- Call \_\_\_\_\_ at \_\_\_\_\_ to select a PIN, or visit your local SNAP office.
- Memorize your PIN. Never write your PIN anywhere on your card or keep it with your card, and never tell anyone your PIN!
- If you think that someone knows your PIN, immediately call \_\_\_\_\_ at \_\_\_\_\_ to reset your PIN.  
**Your benefits will not be replaced if someone else uses your card.**



### What Should You Do If You Forget Your PIN?

- Don't try to guess your PIN when entering it at the register. A hold will be placed on your card if \_\_ failed attempts are made to enter your PIN.
- Call \_\_\_\_\_ at \_\_\_\_\_ (or visit the nearby office) and they will send you a replacement card.



### What Can I Buy With My SNAP EBT Card

SNAP EBT card benefits can be used to buy eligible food items. If you purchase non-eligible items, you could lose your SNAP benefits.

Food items you **CAN** purchase with your SNAP EBT card include:

- Foods such as breads and cereals, fruits and vegetables, meats, fish, poultry, and dairy products
- Seeds and plants that you can use to grow your own foods

Place  
State Logo  
Here



Items that you **CANNOT** purchase with your SNAP EBT card include but are not limited to:

- Alcoholic beverages
- Cigarettes or other tobacco products
- Pet food
- Hot foods
- Vitamins or medicines
- Nonfood items such as tissues, soap, cosmetics, or other household goods

For additional information about what can and cannot be purchased with SNAP benefits, please visit the USDA FNS website:

[www.fns.usda.gov/snap/eligible-food-items](http://www.fns.usda.gov/snap/eligible-food-items)



### **Are You Allowed To Trade or Sell Your SNAP EBT Card?**

**NO.** Trading or selling your SNAP EBT card for cash, non-eligible items, or services is known as “trafficking” and it is illegal. If you trade or sell your EBT card, you could lose your benefits and face criminal penalties.



### **What Happens If You Do Not Obey the Rules Described Above?**

As a SNAP recipient, you are responsible for taking care of your SNAP EBT card and PIN, and for following the Program rules. If you do not follow these rules, you could lose your SNAP benefits, and you may face criminal penalties. For more information about SNAP rules and penalties, please visit:

\_\_\_\_\_



### **How Can You Report SNAP Fraud?**

If you suspect someone of misusing their SNAP benefits, call the \_\_\_\_\_ Fraud Hotline at \_\_\_\_\_ or \_\_\_\_\_ (for the hearing impaired). You can also report fraud online by visiting \_\_\_\_\_

All tips will be confidential and you have the right to remain anonymous.



## Protect Your SNAP EBT Card.

You should keep your SNAP EBT card in a safe place at all times.

### **Attention**

---

Be careful not to lose or throw away your SNAP EBT card. If you make frequent requests to replace your card, your local SNAP office may suspect that something is wrong and look more closely at your account.





# Protect Your Personal Information and Your PIN.

- Memorize your PIN. Never write your PIN anywhere on your card or keep it with your card. Only members of your household who use the card should know the PIN.
- Be aware of scam websites and mobile apps that may try to steal your personal information.
- Read USDA's scam alert for more information [www.fns.usda.gov/snap/urgent-notice](http://www.fns.usda.gov/snap/urgent-notice).

## Attention

---

If you suspect you have been scammed, immediately call [www.fns.usda.gov](http://www.fns.usda.gov) at [www.fns.usda.gov](http://www.fns.usda.gov) to report the scam. If you suspect someone else uses your card, call [www.fns.usda.gov](http://www.fns.usda.gov) to report the scam. Your benefits will not be affected.



# Use Your SNAP EBT Benefits to Purchase Eligible Food Items Only.

It is illegal for you to use SNAP EBT benefits to pay for non-food items or other non-eligible items, including but not limited to:

- Alcoholic beverages
- Cigarettes or other tobacco products
- Pet food
- Hot foods
- Vitamins or medicines
- Nonfood items such as tissues, soap, cosmetics, or other household goods

## **Attention**

---

If you purchase non-eligible items with your SNAP benefits, you could lose your benefits and face other penalties. For additional information about what can and cannot be purchased with SNAP, please visit [www.fns.usda.gov/snap/eligible-food-items](http://www.fns.usda.gov/snap/eligible-food-items).



# Do Not Trade or Sell your SNAP EBT Card.

Trading or selling your SNAP EBT card for cash, non-eligible items, or services is known as “trafficking” and it is illegal. If you trade or sell your EBT card, you could lose your benefits and face criminal penalties.

## Attention

---

To learn more about SNAP fraud please visit [www.fns.usda.gov/fraud/what-snap-fraud](http://www.fns.usda.gov/fraud/what-snap-fraud).



## Report Suspicious Activity.

If you suspect that someone is misusing their SNAP benefits, call the \_\_\_\_\_ Fraud Hotline at \_\_\_\_\_ or \_\_\_\_\_ (for the hearing impaired). You may also report fraud via our website at \_\_\_\_\_

### Note

---

All tips will be handled confidentially and you have the right to remain anonymous.