

## Paying For Camp

Many parents joke that they are going to have to take out a second mortgage to pay for college, but what about for overnight camps? What are the costs and is it worth the benefit? We help send our kids to college because we know that this investment will help them secure better-paying jobs and a brighter future. For a camping experience, however, is it worth it?

For some of us, camp was one of the most cherished growth experiences in our childhood and we feel the gift of camp is one that we will bestow upon our kids no matter what the cost. For those of us who did not grow up as campers, we have to decide what all the buzz is about and make a determination if we can afford it or not.

As a former camper, counselor and teen tour leader, I believe that camp is a priceless gift that you can give your child (of course, as long as you find the right fit). Camp experiences pay off in all sorts of "emotional intelligence" dividends: self-esteem; self-reliance; self-awareness; empathy; the ability to listen, cooperate and share; self-control; the ability to wait in line (delayed gratification). Research shows that developing these skills leads to greater success in school and deeper and healthier relationships. And these early, positive growth experiences are fairly good indicators about our success as adults. So, now that you are convinced that camp is all it is cracked up to be, how much does it cost and how are you going to pay for it?

Types of camps . There are two types of camps: agency camps and private camps. There is a pretty big price differential between the two. If cost is a concern, agency camps - like YMCA, JCC - make camping much more affordable. They can do this because they are subsidized by agencies, therefore making your summer tuition less. You can expect to pay about \$500 - 650 a week.

Private camps are not subsidized, so the camper is paying for all of the costs to run a camp: insurance, staff, equipment, capital improvements. In the Midwest , you can expect to pay between \$750 - \$1000 a week for a private camp. In Missouri and Southern Illinois , private camps are a little cheaper because they do not offer the extensive water sports, like sailing and water-skiing, like camps in the Upper Midwest ( Minnesota , Wisconsin and Michigan ).

Discounts. There are other ways to save, as well. At most camps, early enrollment discounts are offered. So, if you do your homework early enough, you can take advantage of this discount. In addition, if you are trying to provide a camping experience for more than one child, be sure to ask for a sibling discount (assuming that one camp can suit the needs of all of your children). Lastly, if you are looking at camps on the East or West Coast, be sure to ask for a "Midwesterner's discount." Our camps in the Midwest are traditionally less expensive (if you can believe that after looking at the costs of camps).

Extras. When budgeting for camp, you should also ask the program director about extra costs such as optional activities, spending money, special clothing and equipment, or trip insurance. A camp may offer horseback riding, but is there an additional cost for participating in this activity? When your son or daughter goes to the camp store, do they have an open-ended account or is there a set amount? If it is open-ended, you will be the one responsible for that bill at the end of the summer so you should have a conversation with your child about proper spending. If there are out-of-camp trips, you should find out whether or not those are included with your tuition.

Scholarships . Almost every camp - private or agency - offers some amount of need-based "camperships." Jewish Federations, church groups and YMCAs give out scholarships for camp. Many private camps have foundations to send needy kids to camp which, besides being a good thing for those kids, help to diversify their population. Most camp directors are altruistic, giving individuals that would like to see every child in a camp. Some camps even give "scholarships for life." So, once a child qualifies, they are promised that scholarship for how ever long they attend that camp. For older kids, there are programs like Summer Search ([www.summersearch.org](http://www.summersearch.org)) whose aim it is to send at-risk youth to leadership development programs like wilderness trips.

Camp is a wonderfully enriching gift you can give your child. If you want to send your child, there is probably a camp out there to welcome them. Happy camping!

## About the Author

Jenny Wolkowits is a [camp advice](#) expert with Tips on Trips and Camps. Tips on Trips and Camps is an excellent camp referral service that helps parents choose the right summer camp programs for kids ages 7 to 18. Chose from [sleep away camp](#), arts camps, adventure tours, teen tours, immersion programs, summer academic programs, wilderness expeditions, and much more.