

# 7 Tips to Find an Awesome — and Affordable — Summer Camp

Summer is right around the corner. Not only will we be able to say goodbye to the early morning whining and hello to warm, sunny days, but we also get to send our kids away to summer camp. Yay!

I love summer camp for so many reasons. I love it because I have awesome memories of going as a child, and I love it because I have awesome expectations of a semi-quiet house once my kids head out the door.

But let's be real here. There is one part of summer camp that's not so awesome, and that's the price. Fortunately, you can find a perfect camp at a perfectly good rate if you're willing to put in a little legwork. However, you need to start looking now, before spaces fill up and scholarship money disappears.

Here are seven tips to help you out:

## 1. Pick the right camp for your kid

You may have fabulous memories of Camp Crystal Lake, but that doesn't mean your kids will have the same experience. Rather than force them into what could be a terrifying week, take some time to discuss their expectations of camp. You have plenty of choices:

- Science camps
- Sports camps
- Adventure camps
- Bible camps
- Scout camps
- Art camps

Your child may hate the idea of rock climbing or swimming, but could be geeked about the chance to study robotics on a local college campus. Figure out what makes your child tick, and look for the type of camp that fits their interests and personality.

## 2. Decide whether it'll be a daytime or overnight experience

Along those same lines, decide whether an overnight camp or a day camp will better fit your child and family.

Overnight camps are what typically come to mind when you think about summer camps, but a weeklong excursion with strangers may be too much for some kids. Day camps will require more driving and coordination on your part, but they might provide a more positive experience for those prone to homesickness.

Working parents might also find tax incentives tip the scales toward a day camp. Depending on the particulars of your situation, you may be able to use money from a flexible spending account to pay for day camp or claim a Child and Dependent Care Tax Credit based on the tuition. These options aren't available for overnight camps. Check with a tax professional for more details.

### **3. Check out community and nonprofit camps**

As we've said earlier, going to camp isn't necessarily cheap.

According to the American Camp Association, resident camps can cost from \$690 to more than \$2,000 per week. Meanwhile, day camps may be anywhere from \$304 to more than \$500 a week. However, you can certainly find a quality camp for less money.

To locate the good, bargain camps, look to your community and non-profit organizations. The prices may be as low as free for a half-day Vacation Bible School through a church or as much as a couple hundred dollars for an overnight camp run by a YMCA or recreation department.

### **4. Search online to go outside the box**

Or maybe the perfect camp is one you've never heard of before. To find it, you may have to do more than ask for recommendations from your Facebook friends.

Instead, head to the Internet, where you may be able to search by price, location or camp features. Here are a couple of summer camp websites to try.

- [ACA's Find a Camp](#)
- [SummerCamp](#)
- [SummerCamps](#)
- [KidsCamps](#)
- [MySummerCamps](#)

Also, check out the websites for your local YMCA, scouting organizations and area universities for other opportunities.

### **5. Make sure the camp is legitimately awesome**

Every summer camp website is bound to tell you they are the greatest thing since sliced bread. As a parent, it's your job to make sure that's true.

First, find out more about who oversees the camp. Is it run by a local or national organization? Does that group have a good track-record of quality? You can also look to see if the camp is accredited through the ACA or another organization.

Once you feel comfortable with the camp's parent organization, it's time to delve into how the specific location you plan to use is run. If you don't know anyone personally who's sent a child there, don't hesitate to ask for references.

Searches of the Web and Facebook can also be your friends when it comes to ferreting out the inside scoop on a camp. But keep in mind that people are more likely to complain than compliment, so online gripes may not give you the whole story. A better indicator of how the camp is run may be how it responds to those complaints.

Finally, if you have a child with special needs, pick up the phone and call the director or another camp representative. If they seem dismissive of your child's needs or unwilling to accommodate them, it may be in your best interests to move along.

## **6. Ask about fees, scholarships and incidental expenses**

The weekly fee or tuition rate may be front and center in your mind, but it may not be the amount you end up paying.

On the one hand, many camps offer financial assistance to offset fees. The ACA reports 90 percent of camps offer some type of aid, from total to partial scholarships. Some offer this money on a first-come/first-serve basis so it's best to apply early. Even if you don't think you'll be eligible, it never hurts to ask.

On the flip side, you could end up paying more than the advertised price if the camp tacks on a lot of incidental expenses. Activities such as horseback riding and archery may cost extra, or there may be a camp store at which your child can rack up a healthy account balance.

## **7. See if you can get your money back**

Last, but not least, ask about the refund policy. If your child gets sick or a death occurs in the family, can you get your money back? What if Junior decides he hates camp on Day 2? Do you get a partial refund?

In my experience, it's rare for a camp to offer refunds for sickness or a change of heart. However, it's good to know upfront what the policy is. Then, if you find a summer camp that is generous with refunds, they may deserve a bump to your short list.

Will your kids be attending summer camp this year? Leave a comment below or head to our Facebook page to tell us how much is too much when it comes to camp tuition and fees.

<http://www.msn.com/en-us/money/yourlifeyourmoney/7-tips-to-find-an-awesome-%e2%80%94-and-affordable-%e2%80%94-summer-camp/ar-AAaWdcc>