**Keeping Camp Costs Budget Friendly**

**American Camp Association.**

Camp is a life-changing experience — one that’s possible for every child and every budget. Even though the experience is priceless, paying for it doesn’t have to be!

“I’m a great believer that you don’t have to go to the most expensive camp to have a great camp experience,” said Phil Lilienthal, former camp director of Camp Winnebago in Maine and Global Camps Africa CEO. If you’re dealing with an experienced and caring staff of camp counselors, “you can have a program in a parking lot, and it can be great,” he said.

Parents looking for budget-friendly camps should keep the following in mind:

* The ACA camp community generates a projected $216 million annually for camp scholarships. Don’t be afraid to call the camp director and ask if financial assistance is available.
* Contact your area’s local office of the American Camp Association. Visit[www.ACAcamps.org/about/contactus](http://www.acacamps.org/about/contactus) to find your local office contact.
* Check with your church or synagogue.
* Get in touch with social services groups in your community.
* Visit individual camp Web sites. Most clearly outline whether or not they offer financial assistance for their campers.

Assistance is also available from the government. Families should explore the following options:
Parents should inquire into whether the camp participates in income-eligible subsidy programs, for instance through [Title XX](http://www.irs.gov/irb/2006-24_IRB/ar09.html).

For day camps:

* A Dependent Care Flexible Spending Account allows parents to be reimbursed on a pre-tax basis for child care or adult dependent care expenses for qualified dependents that are necessary to allow parents to work, look for work, or to attend school full time. [Visit the FSA Feds Web site](https://www.fsafeds.com/fsafeds/summaryofbenefits.asp#DCFSA) for more information.
* In certain circumstances, day care expenses, including transportation by a care provider, may be considered dependent care services and paid with pre-tax dollars. [Visit the Internal Revenue Service (IRS) Web site](http://www.irs.gov/irb/2006-24_IRB/ar09.html)for more information.
* Child and Dependent Care Tax Credit: The IRS allows an income tax credit of up to $6,000 of dependent care expenses if you have two or more dependents (up to $3,000 for one dependent). The amount of the credit is based on your adjusted gross income and applies only to your federal taxes. This applies to qualifying day camp expenses. [Visit the FSA Feds Web site](https://www.fsafeds.com/fsafeds/index.asp) for more information.

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