

Finding Affordable Summer Camps: Camps for Every Budget

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Many families have become more mindful of their budgets during these challenging economic times and you may be among those wondering whether you can afford camp for your kids this year.

But did you know that there's a camp for virtually every budget, with plenty of financial assistance available?

Here are some money-saving tips to help make camp more affordable:

1. **Consider your options**—Not all [kids summer camps](#) are created equal, at least not when it comes to price. While a week at an [overnight camp](#) can cost \$300-\$1,000, a week of [day camp](#) can cost \$35-\$200. Conversely, a longer-term stay at an overnight camp will cost less per week.
2. **Look at the extras**—Some camps charge extra for activities, while others include them in the cost. Additional charges for supplies should also be considered. Check in with your camps of choice to find out what is included in their costs and what isn't.
3. **Ask camps about financial help and incentives**—While camps may not widely advertise discounts available, that doesn't mean they don't exist. Ask about early registration discounts and subsidies. Some camps offer sibling discounts to assist multi-child families. And those with one child can sometimes get discounts for referring other children to camp. If a parent once attended the same camp, their child may be eligible for an alma mater discount. Several camps offer individual payment plans for families, while others accept year-round payments. It never hurts to ask!
4. **Find out about government assistance**—Parents can claim about \$500 per year per child for the fees paid for some sports or physical activities. It's all part of the Children's Fitness Tax Credit. For more information, visit [Revenue Canada](#). The Ontario government, through the Ministry of Community, Family and Children's Services, offers financial assistance to parents of children with disabilities. Contact your local ministry office. The GTA's Welcome Policy ensures people from a variety of backgrounds can access municipal programs. Low-income families may have their fees waived for one aquatic, one non-aquatic and one camp program per child if they qualify. Applications are available at recreational or civic centres.
5. **Research subsidy information**—Visit camp association websites such as the Ontario Camps Association's [bursary and subsidy guide](#) to find out what subsidies are available to help bring camp within your reach. Many charitable organizations like [Amici Charity](#), Kiwanis Club, and other organizations such as Tim Horton's Camp Fund, Reach for the Rainbow, the YMCA and the City of Toronto, recognize how valuable a camp experience is and provide financial assistance. Our Kids lists [camp financial aid](#). [Camps.ca](#) also supplies a similar list of information on camp financial aid including bursaries, subsidies, charitable organizations, businesses and service clubs, churches, government and other avenues that can help.
6. **Start a family camp fund**—Start a bank account early in the year dedicated to building a camp fund (now is a perfect time!) and deposit money regularly. Encourage older kids to contribute to the fund through their part-time job earnings.
7. **Ask relatives to chip in**—When grandma asks for birthday or holiday gift ideas, why not suggest camp? Have your children contribute birthday money or cash earned from chores towards their camp fund.

Remember, camp isn't just fun and games. It's a valuable educational experience for your child and a worthwhile investment!