



CAMP TAWONGA

# Demystifying Financial Assistance

A GUIDE FOR TAWONGANS







## How does Financial Assistance work at Camp Tawonga?

Providing access to Camp Tawonga’s programs is essential to creating an inclusive, equitable and welcoming community. Our financial assistance program helps ensure that campers, adults, and families from a wide range of socio-economic backgrounds and circumstances can participate in our programs.

We know the cost of Tawonga’s programs might feel intimidating. We are committed to ensuring that participation in Tawonga’s programs is an option for all individuals and families, regardless of financial constraints.

Financial assistance awards (also known as “camperships”) are unconditional grants that do not need to be repaid. Financial assistance is available for all of our programs, including Summer Camp, Adventure Quests, Weekend Programs, and our Bar, Bat & B’nai Mitzvah Program. Tawonga applies legal non-discrimination standards to financial assistance policies; our need-based program is open to all individuals and families. All financial assistance applicants are also placed on an interest-free payment plan that concludes in September.

We encourage anyone, regardless of their income, to apply for financial assistance if the cost of Camp feels prohibitive or out of reach. In 2022, close to 30% of all Tawonga program participants received financial assistance, many of whom had a significant percentage of their program fees covered by financial assistance grants.



## How does it work within Tawonga’s Budget?

We reserve a portion of our annual operating budget to ensure participants who demonstrate need have ample access to financial assistance; usually this is at least 10% of all program revenue. As financial assistance applications are received, we assess our community’s collective need and create a financial assistance structure that awards dollars as generously as possible while staying within budget. Because the volume and dollar amount of requests change every year, we cannot commit to a specific, fixed award amount or structure ahead of time.

## How are Awards Calculated?

Camp Tawonga uses a variety of factors to determine a family’s financial assistance award. **Current and previous years’ household annual income** are the primary factors in determining the size of a financial assistance award. Other considerations include: **liquid, non - retirement assets; medical expenses; and student loan debt**. Ultimately, we want to most accurately capture and understand a family’s financial position and ability to pay for programs, which income may not entirely represent. **Awards are need-based and given confidentially.**

Camperships are granted anonymously by a small committee of our Board of Directors. **Funding comes from thousands of caring individuals, including members of the Tawonga community, the Jewish Federation of Silicon Valley, and the Jewish Community Federation and Endowment Fund of San Francisco, the Peninsula, Marin, and Sonoma Counties.**





# 2022 Assistance Awarded by Household Income\*



RANGE	% ALL Awards	AVERAGE \$ Awarded
\$140,000 and below	56%	\$2,298
\$140,001 - \$245,000	28%	\$1,543
\$245,001 and above	16%	\$900

\*Note - these figures are not a guarantee of future awards but do give a good sense of how different incomes receive assistance

# 2022 Case Studies

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The following case studies are taken from real 2022 families who were awarded financial assistance. These case studies should be helpful in better understanding how different income levels and other factors result in financial assistance awards. Please note that these case studies do not guarantee that future awards will be the same, though we do expect them to be similar.

### Case Study #1

A family with an income of **\$134k**, **\$10k in medical expenses**, and **\$1,700 in annual student debt** payments sent one kid to the SCIT program (three weeks of Camp). **They were awarded a total of \$2,000, representing 36% of their total Camp fees.**

### Case Study #2

A family with an income of **\$55k with \$2,500 in annual student debt payments** sent two kids to Session 3 (total of six weeks of Camp). **They were awarded a total of \$10,600, representing 96% of their total Camp fees.**

### Case Study #3

A family with an income of **\$175k** signed their child up for the Bar, Bat & B'nai Mitzvah Program. **They were awarded a total of \$1,500, representing 41% of their total Bar, Bat & B'nai Mitzvah Program fees.**

# 2022 Financial Assistance Stats

**Total Financial Assistance Budget:**  
**\$775,000**

Average Grant:

**\$2,156**

**\$166,675** Median Annual Income  
of Families Receiving Financial Assistance

Max Grants Cover  
**99%** of Session Fees

**29%** of Families Received Assistance

**2023**  
**Total Financial Assistance Budget:**  
**\$837,500**

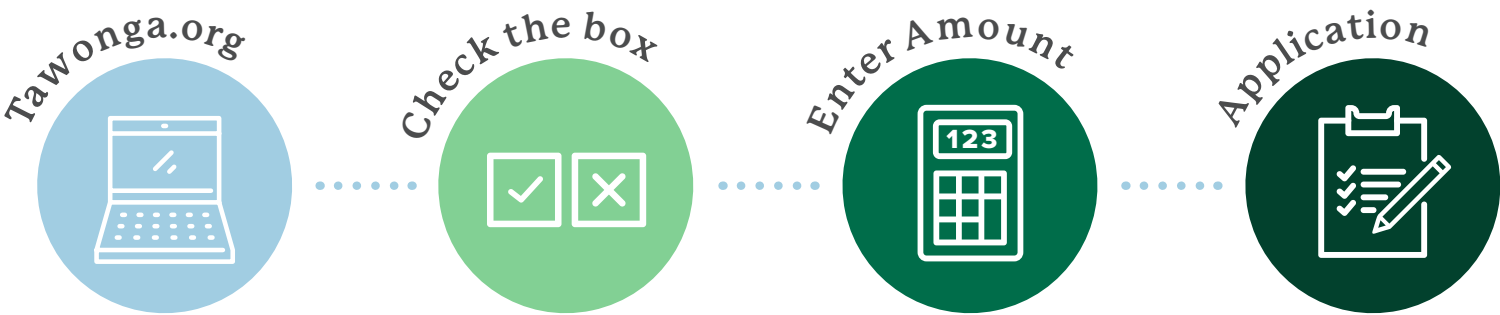


# How to Apply for Financial Assistance

To apply for Tawonga Financial Assistance, first, **register for a Tawonga program and indicate your interest in financial assistance by checking the “Financial Options” box**, and then **record your intended assistance - application amount**.

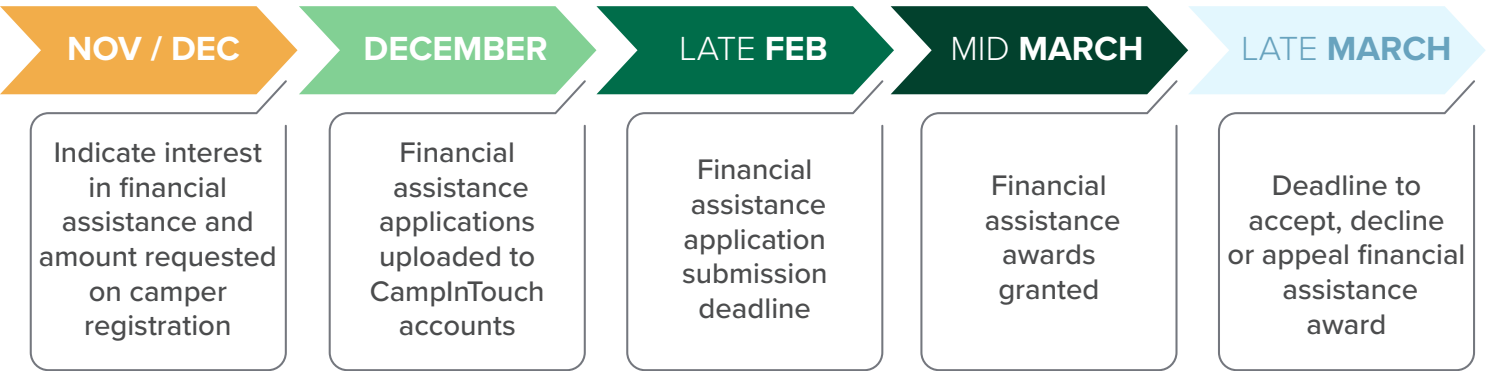
Within two weeks of registering for a program, your financial assistance **application will be available to fill out in your CamplnTouch account**. Please note that your application includes an online form, as well as submission of tax returns.

*You can choose to submit your most recent tax returns for the previous year, or (if unavailable at the time of application) you can submit the previous year’s tax returns and current year’s W-2s.*



## FINANCIAL ASSISTANCE Timeline & Process

Applications are accepted on a rolling basis throughout the program season after bulk awards are given.



### TESTIMONIALS

## Tawonga Families About the Financial Assistance Process

“Almost too good to be true. We are so grateful for the financial support, but also the kindness and care in the process.”

“You have created a very easy and uncomplicated process. We appreciated the reminders about submission dates and the availability of staff to answer any questions.”

“Simple and easy communication and wonderful support from staff with any questions I had along the way. Thank you so much.”

## Questions?

We hope that this guide has helped explain how Tawonga’s Financial Assistance process works. If you have additional questions, please contact our Registration and Financial Assistance Manager Ben Simrin, at [ben@tawonga.org](mailto:ben@tawonga.org) or 415.852.4217.

You can also visit [tawonga.org/financialassistance](https://tawonga.org/financialassistance) for more information.