



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. Each year, approximately 30% of all Tawonga program participants received financial assistance.

We provide need-based aid on a rolling basis, with the largest grants going to those with the highest demonstrated need based on a variety of factors. We do our best to support all of our families' needs, while also taking into account our limited pool of funds, and cannot guarantee that grants will match from one year to the next, as each year brings new applicants and financial realities.



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.**



10%
of all program revenue

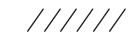
2024 Assistance Awarded by Household Income*



RANGE	% ALL Awards	AVERAGE \$ Awarded
\$140,000 and below	48%	\$2,288
\$140,001 - \$245,000	29%	\$973
\$245,001 and above	23%	\$170

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

2024 Case Studies



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.

Case Study #1



A family with an income of **\$151k** and **\$10k** in **medical expenses** sent one camper to Session 4 (two weeks of Camp). **They were awarded a total of \$2,000, representing 41% of their total Camp fees.**

Case Study #2



A family with an income of **\$72k** with **\$800** in **annual student debt** payments sent two kids to camp (total of four weeks of Camp). **They were awarded a total of \$6,200, representing 78% of their total Camp fees.**



Case Study #3

A family with an **income of \$226k** signed their child up for the Year 1 of the B*Mitzvah Program. **They were awarded a total of \$395, representing 10% of their Year 1 Program fees.**



Case Study #4

A family with an **income of \$121k** attended family camp with four family members. **They were awarded a total of \$1,700, representing 68% of their total Camp fees.**

2024 Financial Assistance Stats



Total Financial Assistance Budget:
\$937,000



Average Award:
\$1,374



27%

of Families Received Assistance

\$170,195

of Families Receiving Financial Assistance

Median Annual Income



Budget for 2025 awards

\$1M

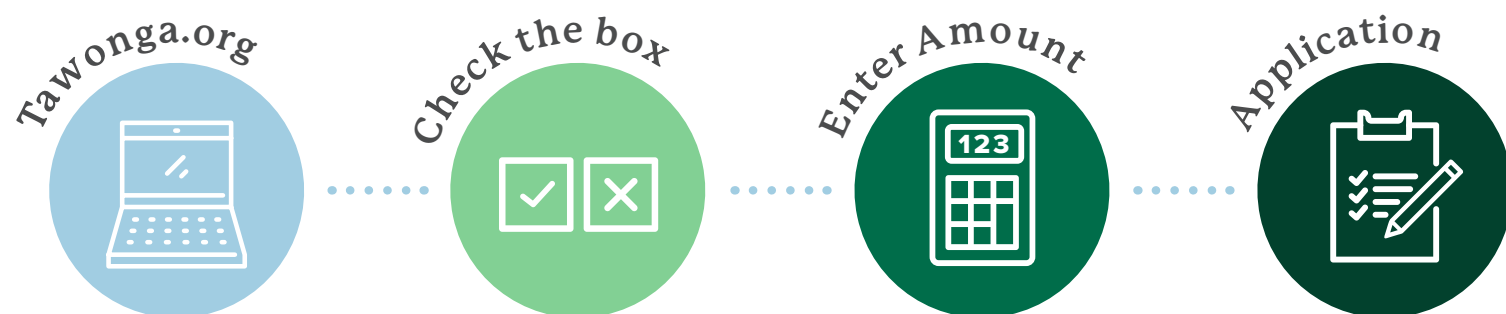
How to Apply for Financial Assistance



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**.

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.

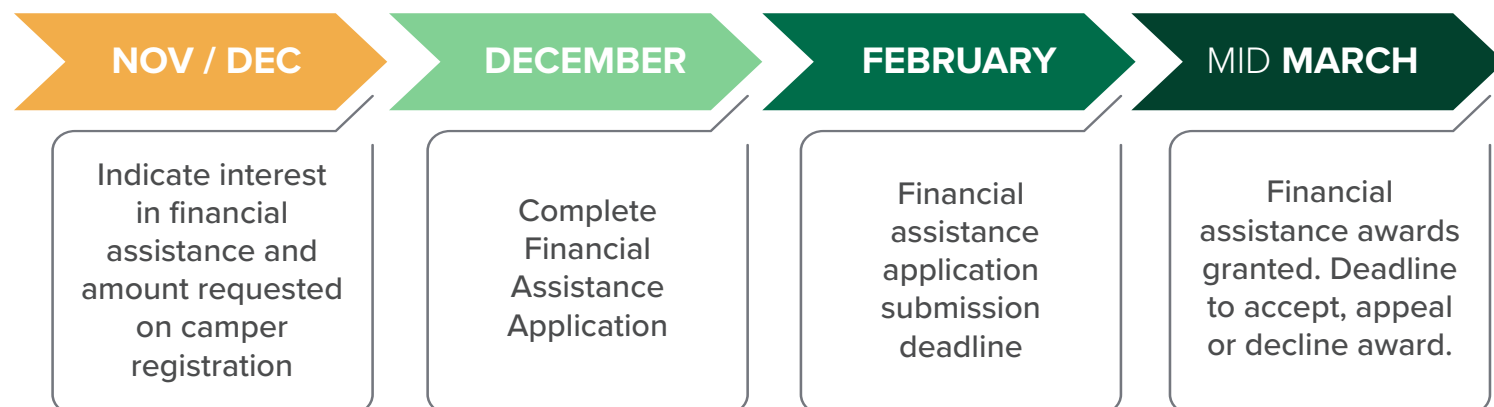


FINANCIAL ASSISTANCE

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 or 415.852.4217.

You can also visit tawonga.org/financialassistance for more information.