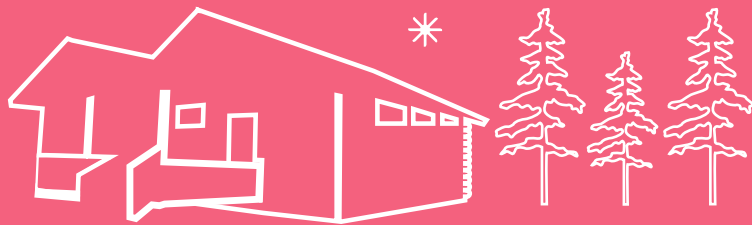
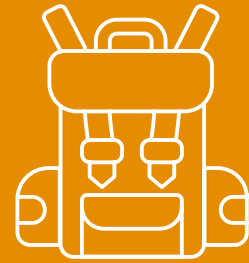
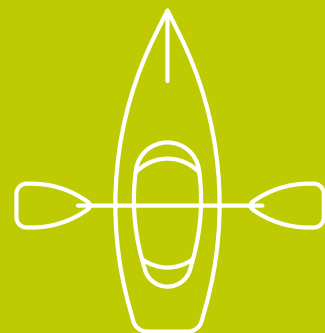


SUMMER

**20  
25**



# ROADMAP TO AFFORDABILITY



**Guide for Families**



# WE BELIEVE EVERY CHILD SHOULD EXPERIENCE CAMP.

## Scholarships make it easier.

Welcome home to Tamarack Camps, where your child will have the adventure of a lifetime. We've had the privilege of helping five generations of campers step outside their comfort zones to discover new passions, make lifelong friends, and grow — all while strengthening their Jewish identity.

Join us, and this tradition, rooted in our mission, can be available to your family.

- With the support of our generous community, every camper receives a subsidized rate to maintain affordability.
- Additionally, Tamarack provides nearly \$1 million in scholarships each year — more than any other Jewish camp in the world.

We know the cost of Tamarack Camps' programs may feel intimidating — especially at a time when life in general seems more expensive than ever — but our community is dedicated to making sure it's never out of reach.

We recognize that tax records are only a part of your family's financial situation, and other expenses can really take a bite out of your budget before you're even ready to think about camp. That's why we use a holistic approach to determining scholarship awards by considering all the factors that impact your finances.

- Camp scholarships are unconditional and do not need to be repaid.
- Scholarship applications are open to all families and available for all our programs, including Camp Maas, Outpost Camps and Teen Travel Programs.
- Your camp deposit can be waived upon request, until your scholarship has been determined.

If the cost of camp feels prohibitive or out of reach, we encourage you — regardless of income or family circumstance — to apply for scholarships.

**Support: The average scholarship award is \$3,750.**

# TESTIMONIALS



“

“I was really surprised by how big of a scholarship we qualified for! I almost didn't bother applying because I assumed our income was too high.”

-Alaska parent

”



“

“I'm glad my parents said I could come to camp — it's way better than I even thought it would be.”

-Camp Maas Camper

”



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“Camp changed my life — see you next year!”

-Camp Maas Camper

”



“

“I felt guilty about applying. We're not usually people who ask for help — and I know plenty of people who struggle more than we do financially — but camp is important to our family. Without scholarships, I'm not sure we would have been able to send our kids.”

-Western Trip parent

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# CASE STUDIES

The following case studies are from families who were awarded scholarships, provided here to help you better understand how different income levels and other factors impact scholarship awards. Please note that we cannot guarantee that future awards will be the same, but we do expect them to be similar.

## #1

### Unexpected Expenses

A family with an annual income of **\$160,000** experienced storm damage to their home. While insurance covered a portion of the repairs, there were additional expenses that needed to be paid out of pocket, which impacted the family's budget. Their child was awarded a scholarship covering more than **33%** of camper fees for the Alaska Trip.

## #2

### Severe Medical Situation

A mother experienced severe medical issues that prevented her from working, and the family lost a third of their income. The family was awarded two scholarships, each worth **40%** of the fees for two campers attending Camp Maas.

## #3

### Job Loss

A father returned to school for his master's degree after losing his job earning over **\$200,000** per year. The family was awarded a scholarship for **75%** of the fee for a camper attending Camp Kennedy.

## #4

### An Interfaith Family

A Jewish mother, married to a non-Jewish father, wanted her two children to explore their Jewish identities at Camp Maas. The family had a household income of **\$125,000**, and the children each received a scholarship worth **70%** of the fees.

According to Tamarack families surveyed by the Foundation for Jewish Camp:

- 93% reported Tamarack provided an atmosphere where their child is proud to be Jewish.
- 89% reported feeling that they are connected to the Jewish people and larger Jewish community.
- 86% said that their child has wanted to celebrate Shabbat after camp.

**Impact: 83% said that a summer at Tamarack impacted their camper's Jewish identity.**

# SCHOLARSHIPS AWARDED BY HOUSEHOLD INCOME

INCOME RANGE	AVERAGE \$ AWARDED*	% RATES COVERED
\$0 - \$100,000	\$5,000	71.3%
\$100,001 - \$150,000	\$2,692	39.7%
\$150,001 - \$225,000	\$2,060	29.9%
\$225,001 and above	\$1,197	18.0%

*\*Note: These figures are not a guarantee of future awards, but they provide a good sense of how income and other factors play into scholarship awards.*

## HOW ARE SCHOLARSHIPS AWARDED?

Tamarack Camps uses a variety of factors to get a comprehensive picture of your financial situation to determine your family's scholarship award, such as:

- Current and previous years' household annual income
- Liquid and non-retirement assets, and current liabilities including loans and debt payments
- Medical and wellness expenses
- Jewish day school and Hebrew school tuition
- Other educational expenses
- Synagogue/temple dues

*We also look at other factors regarding household finances that may not be entirely represented by income alone.*

The entire scholarship process is confidential. Funding comes from a generous camp community of many caring individuals, philanthropic foundations, corporate sponsors and from our partners at the Jewish Federation of Detroit.



**“In the ongoing work to meet our mission, we appreciate the steadfast partnerships that enable camps to flourish - and we are especially grateful for the meaningful collaboration and financial contribution of Federation.”**

**- Lee Trepeck, CEO**



# GET STARTED

Fill out the inquiry form at [TamarackCamps.com/scholarships](https://TamarackCamps.com/scholarships), and we will contact you to learn more about your family's specific needs.

## Camp deposit may be waived until your scholarship is determined.

Contact Jeannette Levene at **248-952-9109** or [jlevene@tamarackcamps.com](mailto:jlevene@tamarackcamps.com) if you have any questions or would like your deposit to be temporarily waived until your family's scholarship award is determined.

**Scholarships Awards and Monthly Payment Options:** Notification of financial scholarship awards will be provided via email. Families will also designate whether they will pay their balance in full or set up a monthly payment plan.

For families on the monthly payment plan, the final balance is due one week prior to the commencement of the session of camp your child(ren) is (are) attending. All accounts must be in balance for campers to be eligible to attend camp.

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## TIMELINE AND PROCESS

Applications for scholarships are reviewed and processed on a rolling basis. We encourage you to submit yours at the time of your camper application.



*“It feels weird to talk about financial stuff, but I really appreciated that Jeannette was discreet and professional – and so kind through the process.”*

*– Camp Maas parent*

# OUR MISSION

Tamarack Camps, established by the Fresh Air Society, builds a vibrant community by providing enriching Jewish camping experiences for children and families, respectful of financial ability.

# CORE VALUES

Tamarack Camps has instilled a set of core values that guide us through all we do:

- Develop People | *Hitpatchut Ishit* – develop people into their best selves.
- Live Jewishly | *Neshama Yehudit* – Make Judaism fun and meaningful.
- Create Safe Spaces | *Merchav Batuach* – Create a secure physical, spiritual and emotional experience.
- Be Financially Fair | *Haginat Finansit* – Be respectful of financial ability.
- Build an Inclusive Community | *Kehlia Mekabelet* – Value and celebrate each person; everyone is important.

