



# **BEST PRACTICES FOR EQUITABLE, TRANSPARENT, AND DIGNIFIED CAMP FINANCIAL AID**



## INTRODUCTION

Every year, thousands of parents sign their children up for Jewish summer camp. And every year, rising tuition costs — driven by real need for camps to hire quality staff, deliver excellent programming, and adapt to our changing world — put camp out of reach for more families. This is a community-wide challenge that requires comprehensive and holistic solutions.

At the same time, families face growing financial pressures from sudden crises like job loss or health emergencies to ongoing realities like housing and childcare costs, or the simple fact that sending a third child to camp may be unaffordable. For those already at a disadvantage, these pressures can make life exponentially harder. The impact is felt across all income brackets, but middle- and low-income families are being hit especially hard.

As camp leaders, you've heard their stories firsthand, and you know how real they are. The data echoes them: The 2024 FJC Census shows that both the number of financial aid requests and the total amount requested are increasing.<sup>1</sup> According to the 2025 CSI, more than 26% of families receiving financial support, whether it be from their camps, One Happy Camper<sup>®</sup> grants, and other community partners, describe their financial situation as either just covering basic living expenses or falling short of their basic needs. Nationally, according to new data from JFNA, 29% of American Jewish households struggle to make ends meet. Requests are not an exception — they are the norm. Removing stigma around aid is essential, because asking for help should be seen as a step toward belonging, not a barrier.

Camps are already working hard to help every child and every family find their place at Jewish camp and in Jewish life. While they cannot solve these systemic challenges alone, how they design and implement financial aid can make a meaningful difference. Clear, equitable, and dignified practices help families access camp, build trust, and ensure that the camp community reflects the diversity and vitality of Jewish life.

The practices below, drawn from research on social psychology, behavioral economics, inclusive design, and trust-building, are meant to make financial aid more equitable, accessible, and affirming for all Jewish families. You may already be using some of these strategies, and by adopting them more intentionally, you can set the standard for the field, strengthen your community, and shape the future of Jewish camp itself.

## 1. AWARENESS & OUTREACH

**Why it matters:** Families can only benefit from financial aid if they know it exists, understand they may qualify, and see that it's meant for them.<sup>2</sup> Many families, especially first-time, middle-income, or marginalized households, assume aid is “only for the very poor” or feel shame and fear being seen as inadequate.<sup>3, 4</sup> Proactive, de-stigmatized awareness efforts can reframe financial aid as accessible and supportive, increasing both the number of applicants and diversity among applicants.<sup>5</sup>

**Put this into practice:**

- Prominent, easy-to-find financial aid information on camp websites, enrollment portals, and marketing materials.
- Clear messaging that financial aid is common and encouraged for families of all income levels where cost is a barrier.
- Outreach through trusted community members (e.g., alumni, partners, federations) to normalize applying across contexts. Consider ways, with respect to privacy, that you can find relevant families with partner organizations.
- Use alternative language instead of “Financial Aid,” which is almost exclusively associated with need-based assistance and can imply a lack of financial ability. Consider neutral, inclusive terms like “Scholarship,” “Tuition Reduction,” “Campertunity,” “Campership,” or create your own! Clearly define the term on your website and materials so families, especially those new to the camp world, understand what it means and who is eligible.

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## 2. TRANSPARENT TIMELINE & DECISION CRITERIA

**Why it matters:** Clear, transparent information about the application process builds trust, reduces anxiety, and encourages participation.<sup>6</sup> Studies find that when families perceive the process as transparent and fair, they are more accepting of the outcome, even when the decision isn't favorable.<sup>7</sup>

**Put this into practice:**

- Publicized deadlines for applying and receiving decisions.
- Clear explanation of eligibility criteria.
- Statement of whether aid is first-come, first-served.

- Transparency about the review process, including who reviews applications, how anonymity is preserved, what factors are considered, and how decisions are made.
  - Remove any questions that aren't utilized.
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### **3. CLEAR ELIGIBILITY CRITERIA (NO RIGID CUTOFFS)**

**Why it matters:** Vague or absent guidelines often cause families to opt out of applying for financial aid out, fearing they won't qualify.<sup>8</sup> Ambiguity also increases decision fatigue and undermines confidence in the process.<sup>9,10</sup>

**Put this into practice:**

- Language noting family size, cost of living, Jewish day school enrollment, and unique challenges are considered.
  - Affirming statements like "If cost is a barrier, we encourage you to apply" or proactively add a box families can click where YOU reach out to them with the resources or next steps.
  - Clear statements about whether families must be enrolled or pay a deposit before applying, since deposits alone can be a financial barrier.
  - Offer payment plan options up-front so families can assess feasibility early on.
  - Clarity about whether families are *required* to pursue external aid before applying.  
Indicate if certain criteria carry more weight.
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### **4. RESPECTFUL, INCLUSIVE LANGUAGE AND EQUITY FRAMING**

**Why it matters:** Families often hesitate to seek financial help, abandon, or never start an application because of shame, stigma, and fear of being judged.<sup>6</sup> The tone and language used in the aid process can either reinforce those barriers or help dismantle them. Equity-focused and inclusive framing normalizes financial support, reduces stigma, and signals cultural humility. Research shows that this approach not only increases the likelihood that



families complete their applications but also changes how families feel about the process.<sup>11, 6</sup>

#### Put this into practice:

- Normalize aid-seeking by showing that it's common and supported — for example, through transparent data points (“55% of our families receive support. Click here to find out what resources are available.”).
  - Avoid deficit framing (“burden,” “prove your need”).
  - Emphasize confidentiality, anonymity, and respectful review.
  - Frame aid as a core inclusion value. The Jewish community has always had a communal interest free loan system (*Gemach*, in Hebrew) for exactly this type of support.
  - Encourage diverse family types and lived experiences.
  - Use affirming, equity-centered language at every touchpoint.
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## 5. SIMPLIFIED APPLICATION PROCESS & ASSISTANCE

**Why it matters:** Complicated forms deter potential families from applying for financial aid.<sup>12</sup> This burden disproportionately discourages low-income and single-family households who have less bandwidth.<sup>13, 3</sup> On top of that, detailed or invasive requirements add emotional strain, leaving families feeling overwhelmed, discouraged, or ashamed. Simplifying forms *and* offering assistance in the application process has been shown to boost participation in public assistance programs.<sup>14, 8, 12</sup>

#### Put this into practice:

- One form per family written in plain, jargon-free language.
- Mobile accessibility and save-and-return features.
- Options for estimated expenses instead of itemized budgets.
- Simplified renewal for returning families or small requests.
- Have a FAQ file they can refer to when they apply.
- Offer support: a staff member who can guide families through the process. At camp fairs, conferences, or other pop-ups, help people begin the tuition reduction forms in person.

## 6. MINIMIZE INTRUSIVE FINANCIAL VERIFICATION REQUIREMENTS

**Why it matters:** Families applying for financial aid may not have easy access to the documents being requested to verify need,<sup>15</sup> and disproportionately challenges some families (e.g., among those already stretched thin.<sup>16</sup> Research shows that this is a major deterrent, and increases the time needed for administrators to process applications.<sup>17</sup>

**Put this into practice:**

- Require only the first 1-2 pages of tax returns, and a path for those that didn't file a tax return.
- Determine what documents, based on your review process, are *necessary and sufficient* to make decisions and uphold integrity of the process. Just because something is "standard procedure to ask for," determine if it is actually necessary for your process.
- Ask for estimated expenses instead of itemized budgets where possible.

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## 7. HOLISTIC VIEW OF FAMILY CIRCUMSTANCES

**Why it matters:** Numbers alone don't capture reality. Allowing families to tell their own story, in narrative sections and optional disclosures, can humanize the process, build relationships, and add context needed to make fair decisions.<sup>18, 19</sup>

**Put this into practice:**

- Narrative field with examples (job loss, divorce, elder care, medical costs).
- Optional questions on key expenses such as childcare, housing, debt, or caregiving.
- Assurance that these factors are genuinely considered in the review process.

## 8. REVIEWER TRAINING & FAIR EVALUATION

**Why it matters:** Even with clear guidelines, reviewers may carry unconscious biases that inadvertently penalize families based on factors like income, how much they disclose, or their tone. Safeguards such as multiple reviewers, consistent evaluation criteria, and review committees provide essential checks and balances.<sup>20</sup> These structures reduce the weight of any one person's perspective, strengthen fairness and consistency, and build greater trust and equity in the process.

**Put this into practice:**

- Training reviewers to recognize and mitigate implicit bias and to see each applicant based on what is on their application and not outside assumed circumstances.
- Guidance on equitable decision-making that prioritizes dignity.
- Use consistent evaluation criteria and multiple reviewers.
- Establish a committee to ensure consistency, accountability, and fairness.
- Include people on the committee who have utilized camp or other financial aids in the past.

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## 9. FAIRNESS IN DECISION-MAKING MODELS

**Why it matters:** While potentially easier for camp staff to manage, first-come, first-served models tend to reward families with more time, awareness, access, and support systems, not necessarily greater need. At the same time, families who apply early often demonstrate strong commitment and need timely decisions to plan ahead. A balanced approach ensures that early applicants are not penalized, while also safeguarding equitable access for families who apply later.

**Put this into practice:**

- Priority deadlines with holistic review.
- Reserve funds for later applicants.
- Rolling review with transparency about how decisions are made.



## 10. COMMUNICATION, FOLLOW-UP, & ONGOING SUPPORT

**Why it matters:** Asking for help can feel vulnerable, and silence after an application often fosters anxiety about uncertainty.<sup>21</sup> Clear timelines and regular communication reduce anxiety, build trust, and increase satisfaction with the process.

**Put this into practice:**

- Automatic confirmation email upon submission with:
  - Clear expected response timeline.
  - Named contact person for questions.
  - A reminder about payment plan options.
  - Any additional aid opportunities that you can share with them.
  - Affirming messaging that has nothing to do with aid. For example, a message about camp and how excited you are to have them in the community.

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