

10 questions to ask before you book a summer camp

Ask these before you pay a deposit. Write the answers next to each camp, then add the camp to your plan so you can see the gaps it leaves.

1. What are the exact drop-off and pickup times, and is extended care offered?

“Full day” often means 9 to 3. Ask the earliest drop-off and latest pickup, whether before- and after-care is a separate sign-up and fee, if it fills up, and what late pickup costs.

2. What is the refund, cancellation and transfer policy?

Is the deposit refundable? By what date can you cancel for a full or partial refund? Can you switch weeks, transfer a spot to a sibling, or get credit if your child is sick or the camp cancels?

3. Are there sibling, early-bird, multi-week or other discounts?

Ask about sibling discounts, paying in full early, booking several weeks, employer or military discounts, and need-based scholarships. Check the deadline for each.

4. Will you give me receipts with your tax ID (EIN) for my dependent care FSA?

To claim a dependent care FSA or the Child and Dependent Care Credit you usually need the provider's name, address and taxpayer ID (an EIN, or an SSN for an individual sitter), plus receipts showing your child's name, the dates of care and the amount paid. Day camp can count; overnight camp doesn't (IRS Publication 503). Your plan administrator decides what it reimburses.

5. How do you decide if my child is old enough, and on what date?

Is the cutoff the child's age on the first day of camp, on a fixed date (like June 1 or September 1), or the grade they've just finished or are entering? Do younger kids need to be potty-trained? Can they join an older sibling's group?

6. What about lunch and snacks?

Is lunch provided or packed from home, and does it cost extra? Is there a fridge or microwave? How are food allergies handled (nut-free policy, epinephrine on site, staff trained)?

7. Is transportation provided, and who is allowed to pick up?

Is there a bus or shuttle, and from where? How do field trips work and how are kids supervised in transit? How do you add a grandparent, sitter or carpool parent to the authorized pickup list, and do they need ID?

8. Who are the staff, and what's the camper-to-staff ratio?

Ask about background checks, first aid / CPR training, the ratio for your child's age group, and whether the camp is licensed by your state or accredited (for example by the American Camp Association), where that applies.

9. What does a typical day look like, and what's the plan for heat, rain and swimming?

Ask for a sample schedule, indoor backup plans, how swimming is supervised and whether swim tests are required, the sunscreen and medication policy, and what to pack each day.

10. When is payment due, and which days is camp closed?

Get the deposit amount, balance due date, payment-plan options and any registration fee. Ask whether camp runs on holidays such as the July 4th observed day, and about any short weeks, so you can plan care for those days too.

General information for parents, not legal, tax or safety advice. Policies vary by camp, state and plan: confirm details in writing with each provider.

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