



## **Affording Your Adoption**

Are you wondering how you will be able to afford your adoption? Although, right now, the figures may seem daunting, there are, in fact, many ways that this process can be made affordable. Below we have listed several options which will enable many adoptive families to more easily afford the fees associated with private adoption. Feel free to contact us so that we can work out a plan that is right for you.

### **Federal Tax Credit:**

Depending on your income, you may qualify for a federal tax credit. Please remember to contact your tax specialist to see if you qualify for the Adoption Tax Credit, and if so, how much. IRS Tax Credit Information:

<http://www.irs.gov/taxtopics/tc607.html> or <http://www.irs.gov/Individuals/Adoption-Benefits-FAQs>

### **Grant programs:**

- Stone Family Foundation: The Stone Family Foundation provides grants of up to \$5,000 based on a request by Full Circle and an interview with the family. We are very grateful to the Stone Family Foundation for its help to a number of our families.
- Adopt Together: A crowd funding website specifically focused on helping families raise money to adopt. Read More: <https://www.adopttogether.org/>
- Adoption Grant: provides a grant to one family a year that wins an essay contest. Families who qualify are ones who are adopting domestically and have already started the adoption process, they must already have a current homestudy from a licensed or accredited agency or social worker. Read More: <http://www.adoptiongrant.net/>
- Help Us Adopt: A national non-profit 501(c)(3) financial assistance grant program providing qualified couples and individuals -*regardless of race, ethnicity, marital status, gender, religion, sexual orientation, or disability*- with grants of up to \$15,000 towards their domestic, international, foster, or special needs adoption expenses. Read More: [Helpusadopt.org](http://Helpusadopt.org)
- The JSW Grant Foundation: JSW is established to assist potential adoptive parents by providing cash grants to subsidize a portion of the costs of adoption in amounts upwards of \$2,000. For more information, call 877-905-2367 or go to [www.jswadopt.org](http://www.jswadopt.org).
- Gatchagiftregistry: an online adoption gift registry service. This customized gift registry service is designed specifically for adoptive families to raise money for their adoption expenses. [http://www.youradoptionfinancecoach.com/Meet\\_the\\_Coach](http://www.youradoptionfinancecoach.com/Meet_the_Coach)
- God's Grace Adoption Ministry: God's Grace Adoption Ministry, Inc. was established in 1998 as a non-profit organization dedicated to helping place orphaned children of the world into forever families. GGAM seeks to help Christian families overcome the financial burden of adopting children. Read More: [www.ggam.org](http://www.ggam.org)
- Gift of Adoption Fund: Any U.S. citizen who has an approved and current home study from a licensed and accredited adoption agency is eligible to apply for a grant from The Gift of Adoption Fund. Grant amounts can range anywhere from \$1,000 to \$7,500, with the average grant being \$3,500. The number of biological children or

adopted children in the home does not impact eligibility. Moreover, grants are awarded regardless of religion, race, age, marital status, or sexual orientation. Read more: [www.giftofadoption.org](http://www.giftofadoption.org)

- One World Adoption Fund (OWAF): OWAF is a non-profit organization that offers financial assistance to U.S. families who could not otherwise afford the cost of an international adoption. Preference is given to two parent families looking to adopt more than one child, special needs children, and children older than five. More information is available at [OWAF.org](http://OWAF.org)
- Show Hope - previously known as, Shaohannah's Hope, awards grants to qualifying Christian families from Kansas, or those with ties to Kansas, in the process of adopting a child domestically or internationally. The size of each grant is determined by the need of the applicants and funds currently available at the foundation. In recent years the average grant awarded was \$4,000. [www.showhope.org](http://www.showhope.org)
- A Child Waits: provides grants of up to \$5,000 and low-interest loans of up to \$10,000 to families adopting internationally who have exhausted all other financial options and cannot proceed with their adoption without help. Read More: <http://www.achildwaits.org/>
- His Kids Too!: offers grants to qualifying families who are adopting internationally based on donations the charity receives on behalf of the family from other family members and friends. Read More: <http://www.hiskidstoo.org/>
- International Adoption Resources: offers \$500-1,500 grants that can be used toward the cost of an international adoption. There are no income requirements, but financial need or financial hardship for either the adoptive family or child is considered. One can also access their partnership with prosper.com which offers up to \$35,000 in loans. Read More: <http://internationaladoptionresources.org/>
- The National Adoption Foundation: offers \$500-2,500 grants to adoptive families based on the availability of funds. There is no income requirement. Read More: <https://fundyouradoption.org/>
- The North American Council on Adoptable Children: lists eligibility and benefit information for state adoption subsidy programs. Read More: <http://www.nacac.org>
- Parenthood for Me: offers grants to adoptive families pursuing domestic or international adoptions who can demonstrate significant financial need. Read More: <http://www.parenthoodforme.org>
- Resources 4 Adoption: provides the very latest in Adoption Financing Education, Information, and Resources. Read More: <http://www.resources4adoption.com>
- The Sparrow Fund: provides grants to cover the cost of medical reviews from qualifying US providers for families adopting internationally. Read More: <http://sparrow-fund.org>
- United Healthcare Children's Foundation: provides grants to cover prescribed medical services (not fully covered by insurance) for children in need. Read More: <http://www.uhccf.org>
- Both Hands: funds are raised through the family sending out fundraising letters as well as sharing their fundraising webpage. Christian families who apply are required to gather a team and they are then matched with a widow in their community who needs help fixing up her house. Family's projects raise an average of \$12,500. Read More about this organization's mission: <http://www.bothhands.org/>
- Brittany's Hope: provides a "Seedling Gift Grant" to families who are interested in adopting a special needs child or adopting internationally. Families are required to raise half of their total grant amount to help future families bring a child home. Read More: <http://www.brittanyshope.org/>
- Buescher Foundation: families adopting domestically are allowed to apply. There is an application online that families are required to fill out as well as submitting a copy of their homestudy, a "look book" that tells the story of

the family, and proof that the family is working with an agency or facilitator. For More Information: <http://www.thebuescherfoundation.org/>

- Cade Foundation Family Building Grant: this grant provides up to \$10,000 per funded family to help with the cost of domestic adoption and medical fertility treatment. Applicants must have a diagnosis of infertility from their doctor as well as being a permanent US resident. Read More: <http://www.cadefoundation.org/Grants/family-building-grant>
- Hands of Hope: provide matching grants, so for every \$1 a family raises the grant will give them \$1 as well. Matching up to \$3,000 so the family could receive a maximum of \$6,000. Hands of Hope also gives interest-free loans of up to \$10,000 in order to take full advantage of the government's tax credit. Read More: [http://handsofhopein.org/Adoption-Assistance\\_d54837c9e65b.html](http://handsofhopein.org/Adoption-Assistance_d54837c9e65b.html)
- Katelyn's Fund: provides a grant of \$3,000 to first place, and \$1,500 to both the second and third place. The grant is only awarded to a two parent heterosexual Christian family. Higher priority is given to parents who earn less than \$100,000 a year. For More Information visit: <http://www.katelynsfund.org/grants/criteria-guidelines>
- Life Song for Orphans: provides matching grants of up to \$1,000-4,000 to Christian families on a "dollar-for-dollar" basis. They also offer \$5,000-10,000 interest-free loans. For more information: <http://www.lifesongfororphans.org/adoption-funding/adoption-grants/>
- Never Alone Foundation: only couples or individuals who are adopting internationally can apply for this grant. The foundation also supplies a matching grant that is filled on a "dollar by dollar" basis. For More Information read: <http://laurelsmessage.org/what-we-do/funding-programs/>

#### **Adoption Loans:**

- National Adoption Foundation: The National Adoption Foundation was established in 1994. The NAF focuses specifically on the financial needs of the adoption community and the challenges faced by families in the adoption process. The NAF Program offers Loans, Grants and Adoption Credit Cards. Read More: <https://fundyouradoption.org/>
- A Child Waits: provides grants of up to \$5,000 and low-interest loans of upto \$10,000 to families adopting internationally who have exhausted all other financial options and cannot proceed with their adoption without help. Read More: <http://www.achildwaits.org/>
- Pathways for Little Feet: provides interest-free loans to qualifying families based primarily on (but not limited to) financial need. There are no special income requirements. Read More: <http://www.pathwaysforlittlefeet.org>

#### **Your employer:**

Many companies offer benefits to adoptive parents in the form of paid leave, unpaid leave, financial reimbursement and resources and referrals. Contact your employer about possibilities of receiving available existing benefits associated with a parenting leave as well as the option of starting a grant or loan program for families interested in adoption. A great list of companies who have adoption funding programs can be found at: <http://www.adopt.org>.

Military Family Reimbursement information is also available on the internet: [www.militaryfamily.org/yourbenefits/adoption](http://www.militaryfamily.org/yourbenefits/adoption)

Military service personnel may be eligible for adoption benefits that may include: reimbursement of certain expenses, eligibility for extra leave to complete the adoption, and access to military health care for the adopted child before the adoption is final. Read More: [www.militaryfamily.org/info-resources/adoption.html](http://www.militaryfamily.org/info-resources/adoption.html)

If you learn of other adoption grants along the way, thanks for letting us know so that we can share this with families in the future. Thanks, the Full Circle Team