



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 some options which can enable many adoptive families to afford the fees associated with private adoption.

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 you do, how much you qualify for. IRS Tax Credit Information can be found at the following web addresses:

- www.irs.gov/taxtopics/tc607.html
- <https://www.irs.gov/newsroom/understanding-the-adoption-tax-credit>
- <https://www.irs.gov/pub/irs-utl/OC-AdoptionCredit.pdf>

Grant Programs

- **Stone Family Foundation:** The Stone Family Foundation provides grants of up to \$5,000 based on an application supported by Full Circle and an interview with the family. We are very grateful to the Stone Family Foundation for providing 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/>
- **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 \$20,000 towards their domestic, international, foster, or special needs adoption expenses. Read More: <https://www.helpusadopt.org/>
- **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: <https://ggam.org/>
- **Gift of Adoption Fund:** Grants of up to \$15,000 are awarded to qualified applicants to remove financial barriers and make possible the adoptions of children in vulnerable circumstances in the U.S. and around the world. Gift of Adoption provides grants to complete domestic and international adoptions and relative/kinship adoptions. Grants are awarded without regard to

race, religion, age, marital status, gender, or sexual orientation. There is no application deadline. Visit <https://giftofadoption.org/apply-for-a-grant/> for complete information.

- 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. <https://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/>
- 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: <https://nacac.org/>
- The Sparrow Fund: provides grants to cover the cost of medical reviews from qualifying US providers for families adopting internationally. Read More: <https://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: <https://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: <https://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: <https://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: <https://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: <https://www.cadefoundation.org/>
- 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: <https://katelynsfund.org/adoption-grants/>

- Sarah Lily Fund for Adoption: provides four \$5,000 grants annually to Jewish adoptive parents-to-be, living in the United States and with demonstrated financial need, cover adoption fees, legal fees, foreign adoption certification, travel expenses and birth mothers' medical costs. Please note that the baby must be born and part of the family before the application can be approved. <https://www.riverdaley.org/community/sarah-lily/>
- 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: <https://lifesong.org/adoption/apply/>
- 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: <https://laurelsmesssage.org/what-we-do/funding-programs/>
- Abba Fund: A diverse community of Christian families with the vision of helping other Christian families adopt without fear of finances. There is no income requirement and is available for both domestic and international adoptions. For more information: <https://abbafund.org/>
- JSC Foundation: Assists Christian couples to offset the costs of adoption. The award range is up to \$20,000, and will vary on a case-by-case basis. The maximum household income is \$120,000. For more information: <https://www.jscfoundation.org>
- Kids for Kyla: Founded by a couple in 2010, they strive to provide applicants with financial help in order to grow their families. Grant deadline is annually on November 1st. Recipients must show financial need. For more information: <https://kidsforkyla.squarespace.com/>

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 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: <https://www.achildwaits.org/>
- Hebrew Free Loan Associations: There are branches all over the US and internationally. Search for our local organization here: <https://iajfl.org/find-your-agency/>
- The Hebrew Free Loan Association of Greater Springfield: provides loans up to \$7,200 to Jewish applicants who reside in Western Massachusetts (Hampden, Hampshire, Berkshire, or Franklin counties). Loans are paid back on a monthly basis for up to three years (36 months). There will be no interest charged on the loan. Read More: <https://hebrewfreeloanassociation.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: <https://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 recognized as adoption friendly workplaces can be found at: <https://www.davethomasfoundation.org/library/2022-100-best-adoption-friendly-workplaces-list/>

Military Family Reimbursement

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: <https://www.militaryfamily.org/wp-content/uploads/qualifications-for-reimbursement.pdf>

If you learn of other adoption grants along the way, please let us know, so we can update our resources.

Thanks,

The Full Circle Adoptions Team

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