

# Financial Assistance Options

## Grants and Foundations

- National Adoption Foundation  
Grants and low interest loans are available before, during, and after finalization of the adoption.  
[www.fundyouradoption.org](http://www.fundyouradoption.org)
- Gift of Adoption Fund  
Financial assistance through grants to adoptive families who have not yet finalized their adoption.  
[www.giftofadoption.org](http://www.giftofadoption.org)
- FORE Adoption Foundation  
Can provide financial support for adoptive parent expenses for domestic adoption only  
[www.foreadoption.com](http://www.foreadoption.com)
- Show Hope Foundation/Shahannah's Hope  
Grants are available for families who are pursuing either an international or a domestic adoption.  
[www.showhope.org](http://www.showhope.org)
- A Child Waits Foundation  
Grants are available for families adopting internationally who have not yet brought a child home to the US.  
Loans are also available and are based on the financial need of the family.  
[www.achildwaits.org](http://www.achildwaits.org)
- North American Council on Adoptable Children  
Provides information on how each state handles adoption subsidies.  
[www.nacac.org](http://www.nacac.org)
- World Association for Children and Parents  
Have different funds and programs to help aid with the costs of an adoption in the US, China, and Ethiopia.  
[www.wacap.org](http://www.wacap.org)
- Lifesong for Orphans  
Provides matching grants and interest free loans to Christian families whom need financial assistance.  
[www.lifesongfororphans.org](http://www.lifesongfororphans.org)
- His Kids Too!  
Provides grants to Christian families adopting internationally.  
[www.hiskidstoo.org](http://www.hiskidstoo.org)
- ABBA Fund  
Offers adoption assistance for Christian Families to help with adoption expenses including interest free loans.  
[www.abbafund.org](http://www.abbafund.org)
- Helpusadopt.org  
Awards adoption grants three times a year with no application fee.  
[www.helpusadopt.org](http://www.helpusadopt.org)

## Crowdfunding Sources

Provide sites which family and friends can donate to your adoption fund.

- [www.youcaring.com](http://www.youcaring.com)
- [www.adopttogether.org](http://www.adopttogether.org)
- [www.adoptionbridge.org](http://www.adoptionbridge.org)

## Benefits and Credits

- The Federal Adoption Tax Credit  
For income eligible families, a tax credit of \$12,970 (2013) per child may be provided for adoption-related expenses.  
<http://www.irs.gov/Individuals/Adoption-Tax-Credit>
- Employee Benefits  
Many employers will offer benefits to employees who are adopting such as financial assistance, time off, or other resources.
- Family Medical Leave Act  
Allows adoptive parents to have 12 weeks unpaid off from work during the placement of a child. Applies to companies with over 50 employees, and the parent must have been employed for 12 months or 1250 hours in the past 12 months.
- Military Subsidies  
Active duty soldiers may receive adoption assistance benefits through the US Army.  
[http://myarmybenefits.us.army.mil/Home/Benefit\\_Library/Federal\\_Benefits\\_Page/Adoption\\_Assistance.html?serv=227](http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page/Adoption_Assistance.html?serv=227)
- Credit Unions  
There are many credit unions that offer an adoption loan program. One such program is America's Christian Credit Union; <https://www.americaschristiancu.com/personal/loans/adoption-loans.html>
- Banks  
Many banks will offer home equity loans for adoptions or equity lines of credit with the interest qualifying for a tax deduction.
- Chase New Additions  
Chase has partnered with the Dave Thomas Foundation for Adoption to offer families a home equity line of credit specifically designed with the needs of prospective adoptive families in mind.  
For details call 1-866-345-7687 or visit [www.chase.com/NewAdditions](http://www.chase.com/NewAdditions)
- MBNA  
Unsecured loans specifically designed for adoptive parents.
- Life Insurance  
Possibility to borrow from a 401K or Life Insurance Policy to cover adoption costs.

## Miscellaneous Publications

- How to Make Adoption an Affordable Option by the National Endowment for Financial Education  
<http://www.nefe.org/adoption/index/html>
- Resources for Adoption  
Tells you what grants you qualify for and gives you tools to make funding your adoption easier.  
[www.resources4adoption.com](http://www.resources4adoption.com)



[www.cclse.org](http://www.cclse.org)

