

Financial Assistance Options

Grants and Foundations

- National Adoption Foundation www.fundyouradoption.org
Grants and low interest loans are available before, during, and after finalization of the adoption.
- Gift of Adoption Fund www.giftofadoption.org
Financial assistance through grants to adoptive families who have not yet finalized their adoption.
- FORE Adoption Foundation www.foreadoption.com
Can provide financial support for adoptive parent expenses for domestic adoption only
- Show Hope Foundation/Shahannah's Hope www.showhope.org
Grants are available for families who are pursuing either an international or a domestic adoption.
- A Child Waits Foundation www.achildwaits.org
Grants and loans are available for families adopting domestically or internationally.
- North American Council on Adoptable Children www.nacac.org
Provides information on how each state handles adoption subsidies.
- World Association for Children and Parents www.wacap.org
Have different funds and programs to help aid with the costs of an adoption in the US, China, and Ethiopia.
- Lifesong for Orphans www.lifesongfororphans.org
Provides matching grants and interest free loans to Christian families who need financial assistance.
- His Kids Too! www.hiskidstoo.org
Provides grants to Christian families adopting internationally.
- ABBA Fund www.abbafund.org
Offers adoption assistance for Christian Families to help with adoption expenses including interest free loans.
- Helpusadopt.org www.helpusadopt.org
Awards adoption grants three times a year with no application fee.
- Milwaukee Jewish Federation www.milwaukeejewish.org
No fee and interest-free loans for families; Growing Families fund offers larger loans to help with adoptions.
- America's Christian Credit Union www.americaschristiancu.com
Since 2009, 2,000 children have found their forever family through ACCU; Domestic & International adoptions.
- Both Hands www.bothhands.org
Organization to help Christian families fund their adoption by coordinating a community service project.

Crowdfunding Sources

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

- www.youcaring.com
- www.adopttogether.org
- 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
- **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
- **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

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