

Eligibility Requirements for Domestic Adoptions

Nightlight Christian Adoptions is licensed by the states of California, Colorado, Florida, Georgia, Indiana, Kentucky, Missouri, Oklahoma, South Carolina, and Texas to select suitable families for children in need of adoption. The selection of adoptive parents is based on their eligibility to meet state and agency requirements, their capacity for adoptive parenthood, and the availability of children whose needs they can meet.

- RESIDENCE:** Nightlight can perform Agency Adoptions for families living anywhere in the United States. Please refer to the *Domestic Adoption Service Agreement* for details regarding the types of domestic services available.
- RELIGION:** Applicants must be committed to providing their child with a constructive, wholesome, and spiritual home environment.
- HEALTH:** Adoptive applicants must give evidence of good health, both physical and mental, which will be verified during the application process by medical examinations and, if recommended, psychological evaluations.
- AGE:** Varies depending upon the adoptive couple's state of residence; however, typically, applicants must be at least 21 years old.
- MARRIAGE:** Adoptive applicants are encouraged to have been married long enough to provide the couple sufficient time to establish a home, financial security, and to adjust to the marriage as well as to each other. Married applicants must have a satisfying and secure marriage and be married a minimum of 2 years.
- EDUCATION:** Education requirements vary depending upon the adoptive couple's state of residence and, in some cases, are also dependent upon the regulations of the state from which the family is adopting (child's birth state). Our goal is to prepare you to be the best parents possible for your child. Therefore, we require classes and reading on parenting skills and adoption issues.
- FINANCES:** Adopting parents must be able to provide a financially stable home, demonstrated by solid credit history and ability to live within their means.
- PREGNANCY:** Before you begin the adoption process, you need to complete any infertility treatments so you can truly be ready to be the best parent for your adopted child. If you become pregnant while in the adoption process, notify our office immediately. We will then place your file on hold. When you are ready to consider adoption again, generally no sooner than when your child is nearing their first birthday, call us to discuss reactivating your file.
- ADOPTION OF SUBSEQUENT CHILDREN:** To have adequate time for attachment and bonding, it is important to have a minimum of one year with the child/ren in the home before beginning another adoption.

Frequently Asked Questions about Domestic Adoption

GENERAL QUESTIONS

What services does Nightlight (NCA) offer?

Nightlight is licensed to provide the following services:

- Domestic and International Adoption Home Studies and Post Placement/Adoption Supervision and Reports
- Domestic Adoptions: Agency Adoptions, Independent, or Designated Adoptions (more information below)
- International Adoptions: Direct programs in Bulgaria, China, Haiti, Hong Kong, Kyrgyzstan, Latvia, Nicaragua, Panama, Romania, Taiwan, Uganda, Ukraine, and United Kingdom.
- Snowflakes® Embryo Adoptions
- Birthparent counseling

Is Nightlight a non-profit agency?

Yes, Nightlight is a private 501(c)(3) non-profit agency. Fees paid by adoptive parents, as well as fundraising efforts throughout the year, cover all agency expenses.

What is your licensure information?

Nightlight has been licensed by the California State Department of Social Services since 1959 and is also licensed in Colorado, Florida, Georgia, Indiana, Kentucky, Missouri, Oklahoma, South Carolina, and Texas. We are also Hague accredited.

Does Nightlight assist with out-of-state adoptions?

We can assist you with an interstate adoption. If you live in one of our licensed areas, you must use Nightlight for your home study. You may also engage Nightlight's services for birth mother screening and matching. Nightlight can also assist out-of-state families in completing an international or embryo adoption. Please contact our office to discuss the specific details of your situation.

What if we are not Christians?

Nightlight is a Christian agency; however, we work with families from all religious backgrounds.

What is domestic adoption?

Domestic adoption is the permanent, legal transfer of parental rights and responsibilities for control and custody of a child from the birth parents to the adoptive parents within the United States.

What are the different types of domestic adoption?

There are three different types of domestic adoption:

- **Agency** – Nightlight matches a family with a birth mother, provides counseling to the birth parents and case management to the adoptive family, assists with the relinquishments of parental rights for the birth parents, places the child in the home, provides post-placement supervision, and prepares the court report.
- **Designated Adoption** – In a designated adoption, the same services as an Agency adoption are provided except for matching services. In designated cases, an adoptive family is matched with a birth mother from a source outside of the agency’s efforts or recommendations, such as an attorney, church members, or friends.
- **Independent Adoption** – describes an adoption situation where a family is matched through another resource and does not need full agency services to complete their adoption. In an independent adoption, Nightlight only prepares the home study; works with the placing agency and consultant to coordinate ICPC and the required documentation for ICPC; provides post placement support and supervision, and prepares the court report to finalize the adoption if necessary. In some states, this service also includes a birthparent background report prepared for the court.

***Note: If you are seeking services for a designated or independent adoption, you will need to sign a different agreement. Please contact the Nightlight office nearest you to obtain the correct agreement.**

What is the benefit of an agency adoption versus a designated or independent adoption?

In an agency adoption, Nightlight is working to match you with a birth mother, while in a designated or independent adoption, you are matched before engaging the services of the agency. Nightlight Christian Adoptions’ Pregnancy Counselor also provides support to the birth parents as needed throughout the pregnancy and the adoption process.

Approximately how long does it usually take to adopt domestically?

You can be matched with a birth mother anywhere from a few months to a few years after the completion of your home study. It depends on the criteria an adoptive family has established for a birth family, as well as the criteria the expectant mothers we are currently working with have established for an adoptive family. On average, most families will wait 1-2 years upon completion of their home study. Your wait can be decreased significantly if you are open to a child of any race, prenatal exposure, and if you are open to ongoing contact, including visits with your child’s birth mother.

What is the adoption process?

Domestic adoption consists of six parts:

- **Application/Orientation** – The domestic adoption process begins with your application and orientation to Nightlight’s Domestic Program. You will participate in orientation with your home office either in person or via Skype, depending on your home office’s requirements.
- **Home study** - The adoption home study is an evaluation and education process required by the state to determine your preparedness to parent through adoption. A home study

consists of three components: paperwork, education, and interviews with a home study provider. If you live in a Nightlight licensed area, your home study will be completed by Nightlight's home study providers. If you live in another state, we can assist you in finding a home study provider in your home state.

- **Match/Identification of birth mother** - Once your home study is complete and you have been approved to adopt, your profile will be placed on our website and also shown to birth mothers in person. Our pregnancy counselors will work with both the birth parents and the adopting parents to find the best possible match for everyone involved. Once you are selected, you will meet and get to know your birth mother for the remainder of the pregnancy.

Because Nightlight has offices in multiple states, below is a summary of the process in each state:

California

- **Relinquishment and placement** – In California, the relinquishment (the documents that voluntarily terminates parental rights) cannot be signed by a birth parent until the mother has been medically discharged from the hospital. Most birth mothers in California choose to sign the relinquishment on the day they are discharged or within a few days. Once the California relinquishment has been signed, it gives custody of the child to Nightlight Christian Adoptions but also names the family the birth mother has chosen for her child. Typically, the child is placed directly with the prospective adoptive parents once the baby is discharged from the hospital even though Nightlight is in the process of having the relinquishment acknowledged by the California Department of Social Services (CDSS). The birth mother has three options for having the relinquishment documents sent and thus acknowledged by the CDSS. The first option is to send the form immediately (which still may take up to 10 business days for CDSS to acknowledge it and make it irrevocable). The second option is to have the relinquishment documents held for up to 30 days before submitting them to CDSS and making them irrevocable. Thirdly, the birth mother may agree with the adoption agency to hold the relinquishment documents for more than 30 days if the child must be freed for adoption from any other parent(s).
- **Post Placement** – California requires four post placement visits to occur within the first six months after placement. If you are finalizing in your state of residence, you will follow the post placement requirements of your state of residence as well.
- **Finalization** – Should you choose to finalize your adoption in CA, there is no attorney needed to finalize your adoption though you are welcome to choose one if you'd like assistance with the finalization process.

Colorado

- **Relinquishment and placement** – Before leaving the hospital, the birth mother will sign a document transferring custody of the child to Nightlight Christian Adoptions, and the baby will be placed in your care upon discharge. This is known as physical custody. In an

expedited relinquishment, four days after the baby is born, the birth mother will sign a voluntary consent to the adoption/termination of parental rights. This document is then filed with the judge but does not become permanent until the judge has reviewed and signed off. In a **traditional relinquishment**, the birth mother does not relinquish her rights until the day of the court hearing. At this time, she must testify in court, and relinquishment documents are signed that day. Typically, it can take 30 to 60 days to obtain a court date in CO, at which time the birth parents' rights are officially terminated. Whether or not you will have an expedited relinquishment or a traditional relinquishment is decided by the birth mother. Most birth mothers choose to do an expedited relinquishment. However, if the birth mother is wavering on her decision, she can choose to do a traditional relinquishment allowing her more time to decide. In that case, the baby may be placed in a cradle care home approved by Nightlight until parental rights are terminated. This is to protect both the birth mother and the adoptive family in case the birth mother decides to parent.

- **Post Placement** – Colorado requires three post placements at the following intervals after placement, two weeks, three months, and six months. Post placements are preferred to occur one time per month until the adoption is finalized. If you are finalizing in another state, you will be required to follow that state's post placement requirements and the requirements of your home study/post-placement agency.
- **Finalization** – For Colorado residents, the adoption can be finalized no earlier than six months after placement. If you are choosing to finalize in your state of residence, you will need to confirm with your attorney when this can be done.

Florida

- **Relinquishment and placement** – A valid consent for adoption may not be signed by the birth mother until 48 hours after the birth of the child, or the day the birth mother is notified, in writing, that she is fit for discharge from the licensed hospital or birth center. Any man may sign a valid consent for adoption at any time after the birth of the child. A consent for adoption signed before the child attains the age of 6 months is binding and irrevocable from the moment it is signed unless it can be proven in court that the consent was obtained by fraud or duress. A consent for adoption signed after the child attains the age of 6 months is valid from the moment it is signed; however, it may be revoked up to 3 business days after it was signed. A consent for adoption is not valid if the signature of the person who signed the consent was obtained by fraud or duress. An unmarried biological father must act immediately to protect his parental rights. Section 63.062, Florida Statutes, prescribes that any father seeking to establish his right to consent to the adoption of his child must file a claim of paternity with the Florida Putative Father Registry maintained by the Office of Vital Statistics of the Department of Health by the date a petition to terminate parental rights is filed with the court, or within 30 days after receiving service of a Notice of Intended Adoption Plan. If he receives a Notice of Intended Adoption Plan, he must file a claim of paternity with the Florida Putative Father Registry, file a parenting plan with the court, and provide financial support to the mother or child within 30 days following service. An

unmarried biological father's failure to timely respond to a Notice of Intended Adoption Plan constitutes an irrevocable legal waiver of any and all rights that the father may have to the child.

- **Post Placement** – The post placement period is a minimum of 90 days from the date the child was placed in the physical custody of the adoptive parent(s). There shall be a minimum of 3 post placement visits required in the adoptive family's home with the child and adoptive parents present. Post placement visits are required once a calendar month for at least 90 days and until finalization of the adoption. These required visits enable the adoption worker to observe how the child is growing, developing, and interacting with family members.
- **Finalization** – Finalization can take place after a minimum of 90 days from the date the child was placed in the physical custody of the adoptive parents, but no sooner than 30 days after Termination of Parental Rights (TPR). Three post placement home visits must have also been completed, at a minimum. Out-of- state adoptive parents may finalize the adoption in Florida, though this is not required. Out-of-state adoptive parents may appear in court by telephone with a notary present. You will need an attorney to handle the finalization in Florida. Nightlight will provide a court report to the court where you are finalizing your adoption.

Georgia

- **Relinquishment and placement** – Twenty-four hours after the baby is born, the birth mother may sign the surrender paperwork. Although the law states that the birth mother can sign the surrender paperwork 24 hours after the baby is born, it is best practice to wait until the day of hospital discharge to ensure that the birth mother is certain and that no pain medication is in her system. Therefore, sometimes the relinquishment does not occur until 72 hours after birth, as may be the case with a C-section. The surrender documents will place the baby into the custody of Nightlight Christian Adoptions, and the baby will then be placed in the care of the adoptive family, which is known as a physical placement. The birth mother will have four (4) days beginning with the day after she signs the paperwork to revoke her surrender in writing by notifying the agency. The birth father, if he signs, has the same revocation period.
- **Post Placement** – Georgia requires two post placement visits prior to the filing of the Petition for Adoption. The first visit may occur any time after placement, but there must be a minimum of two weeks between visits for a child age 12 months or younger and a minimum of thirty (30) days between required home visits for a child over the age of 12 months. Home visits shall be made at least once a month prior to the filing of the petition for adoption and will continue quarterly after the filing of the petition if the adoption is not finalized within ninety (90) days. If you live in another state and are adopting a child born in Georgia, the requirements for post placement services are governed by your state policies. These required visits enable the adoption worker to observe how the child is growing, developing, and interacting with family members.

- **Finalization** – Both out of state and Georgia residents may finalize their adoption in Georgia. You will need an attorney to handle the finalization in Georgia. Nightlight will provide a court report to the court where you are finalizing your adoption.

Indiana

- **Relinquishment and placement:** In the State of Indiana, the consent to an adoption must be executed by birth mother post-birth (typically done 24-48 hours after birth). Most birth mothers choose to sign the consent on the day they are discharged from the hospital or within a few days. Once the consent has been signed, it gives custody of the child to Nightlight Christian Adoptions but also names the family the birth mother has chosen for her child. The consent is considered irrevocable upon execution unless the birth mother, through a court proceeding, establishes that she signed the consent under fraud, duress, or coercion within 30 days of executing said consent. Indiana also provides the option for a birth mother to execute the consent in the presence of a judge, which waives the 30-day time frame (often her executing the consent in front of a judge is not as practical but can be discussed in the process).
- **Post-placement:** Indiana requires one (1) post-placement report prior to the finalization of the adoption and for the licensed, child-placing agency to provide a report to the court recommending the finalization of the adoption after the said visit.
- **Finalization:** In Indiana, if the home study and post placement report are completed and sufficient, adoptive parents may finalize typically between two (2) and four (4) months post placement. Adoptive parents and their attorney will appear (in person or telephonically) in court for a final hearing.

Kentucky

- **Relinquishment and placement** – The birth mother will sign a consent allowing the baby to be taken home from the hospital, as well as a document that transfers custody of the child to Nightlight Christian Adoptions. She will release her baby into the care of the adoptive family, which is known as a physical placement. Seventy-two hours after the baby is born, the birth mother will sign legal paperwork petitioning the courts to terminate parental rights. Due to the parent education training requirements of KY, your home will be approved legally as a foster home, which covers the time between when the baby is released from the hospital and when the birth parents' rights are terminated by a court order at a termination hearing.
- **Post Placement** – Kentucky requires monthly post placement supervision reports during the foster placement period, which is until the birth parents' rights are terminated – typically one to two months; and, at least two post placement visits before finalization of the adoption during the adoptive placement period, at least one of these must be in the home. If the birth parents' rights have not been terminated within two months, then you will need additional post placement visits from your home study worker each month until those rights are terminated. These required visits enable the home study worker to observe how the child is growing, developing, and interacting with family members. If you are finalizing in another state, you will be required to follow that state's

post placement requirements and the requirements of your home study/post placement agency.

- **Finalization** – Once birth parents' parental rights have been terminated, an adoption petition has been filed by your attorney and post placement supervision is completed, we (or your post placement supervision agency if you are in another state) will submit a court report to the court in your county of residence. Your attorney will then arrange for a court date for the finalization of your adoption.

Missouri

- **Relinquishment and placement** – The birth mother will sign a Power of Attorney in the hospital, which allows Nightlight Christian Adoptions to discharge the baby from the hospital and place him/her in a prospective adoptive home. When the baby is at least 48 hours old, the birth parents sign Consent to Termination of Parental Rights and Consent to Adoption documents, which are final under Missouri state law at the time of signature. A court hearing in which the birth parents' rights are terminated and custody of the child is transferred to the adoptive parents usually occurs within a couple of weeks.
- **Post Placement** – Missouri requires that there be monthly contact with the adoptive family during the post placement period, including quarterly home visits until the adoption is finalized. It is also required that Nightlight receive reports from the child's pediatrician regarding his/her health and development. If you are finalizing in another state, you will be required to follow that state's post placement requirements, as well as the requirements of the licensed agency providing post placement services.
- **Finalization** – Once the child has been placed in the adoptive home for a minimum of six months, the adoptive family may petition the court to finalize the adoption, with the assistance of their attorney. Nightlight will prepare a report for the court documenting the post placement period and recommending that the adoption be finalized. A second hearing will be held in which the court officially grants an adoption of the child by the adoptive parents.

Oklahoma

- **Relinquishment and placement** – The birth mother signs a voluntary consent in the hospital, giving permission for the child to be discharged to Nightlight Christian Adoptions and a placement form stating her intention to complete the legal requirements for adoption. Nightlight then places physical custody of the child with the family upon discharge from the hospital. Oklahoma law requires the birth mother to appear in front of a judge to give formal consent or to relinquish her parental rights. She normally appears in court two to four days after discharge from the hospital. When she signs her relinquishment, it becomes irrevocable at that time if the child is not considered an Indian child. Oklahoma has a large population of Native American individuals and there are additional state and federal laws that govern the adoption of Indian children. If the child is determined to be an "Indian child," then the birth parents must wait ten days before giving consent to the adoption in court. A parent of an Indian

child has a longer period during which they may change their mind. Nightlight works cooperatively with the Indian child's tribe regarding the adoption and for any services that the birth parents might need, including tribal medical or housing services. Some tribes provide tribal adoptive families for the birth parents to consider.

- **Post Placement** – Oklahoma licensing requires three post placement contacts and reports in the six months following the placement. Those are normally conducted in the adoptive family's home, typically at one, three, and five months. The family will be able to finalize the adoption after six months. For out-of-state families receiving a child from Oklahoma, they will be required to have the post placement visits conducted by their home study agency.
- **Finalization** – After the birth mother relinquishes her rights, the adoptive parents' attorney will file their petition for adoption. The petition for adoption may be filed either in Oklahoma or in the home state where the adoptive parents reside. If the birth father has not already signed a voluntary consent, then Nightlight will undertake the legal process for involuntary termination of his rights. At the end of the six-month post placement supervision period approaches, Nightlight submits required documentation to the Court or to the family's attorney, including the home study, placement documents, the supervision reports, and the agency's legal consent. The family's attorney will obtain a court date for finalization.

South Carolina

- **Relinquishment and placement** – Approximately 24-48 hours after the baby is born, the birth mother will sign a voluntary consent to the adoption and relinquishment of her parental rights. Although there is no stated law as to how many days after the birth paperwork can be signed, it is best practice to wait until the day of hospital discharge to ensure that the birth mother is certain and that no pain medication is in her system. Therefore, sometimes the relinquishment does not occur until 72 hours after birth, as may be the case with a C-section. She will also release her baby into the custody of Nightlight Christian Adoptions and the baby will then be placed in the care of the adoptive family, which is known as the physical placement. Once the birth mother signs this paperwork, her consent is irrevocable.
- **Post Placement** – South Carolina requires at least one post placement be completed prior to the adoption being finalized. These required visits enable the adoption worker to observe how the child is growing, developing, and interacting with family members.
- **Finalization** – South Carolina requires all adoptions of children born in South Carolina to be finalized in South Carolina. If you live in another state, you will be required to finalize your adoption in your child's birth state of South Carolina. You will need a South Carolina attorney to finalize the adoption, which cannot happen sooner than 90 days after placement unless an exception is granted by the courts. Finalization typically occurs between 3-5 months after placement.

Texas

- **Relinquishment and placement** – The biological mother of the child may place the child for adoption by executing an affidavit of relinquishment of parental rights. The affidavit may be executive no sooner than 48 hours following the child’s birth. Although the law does not permit the biological mother to revoke her affidavit of relinquishment of parental rights, she may allege that the affidavit of relinquishment of parental rights was procured by fraud, duress, misrepresentation, or over-reaching prior to or following the entry of the termination of judgment. She will release her baby into the custody of Nightlight Christian Adoptions, and the baby will then be placed in the care of the adoptive family, which is known as the physical placement.
- **Post Placement** – Texas requires five post placements following the placement of the child with the adoptive parents. Two of the visits must be in the home with all family members present. The other three may be with one parent and the child at our office. For out-of-state families receiving a child from Texas, they will be required to have the post placement visits conducted by their home study agency.
- **Finalization** – The adoption of the child can be finalized six months following placement. If you are choosing to finalize in your state of residence, you will need to confirm with your attorney when this can be done.

If we are matched with a birth mother from out of state, how many times will we be required to travel to our child’s birth state?

If you are matched with a birth mother who is living in another state, you may not be required to travel to the birth mother’s state prior to the birth. However, some birth mothers request a face-to-face meeting with the adoptive parents prior to placement, if possible. We also believe it is best practice for the adoptive family and the birth family to meet prior to birth in order to build a bond and reassure the birth mother that she has made the right choice. This will help her in following through in her adoption plan. You will be required to travel to your child’s birth state for the placement and must remain in your child’s birth state until the interstate compact coordinators in both your state of residence and your child’s birth state have approved the placement (**usually up to 14 business days**). After approval, you will then be allowed to take your child home with you, and in most cases, finalize your adoption in your home state.

In South Carolina, families may be asked to travel to South Carolina up to 3 times. 1) To meet your birth mother and possibly to attend the “Unusual and Exceptional” hearing. Legally in SC, when a child is placed outside the state, a judge must grant the adoption at this hearing. This is usually a formality as a birth mother has the right to choose the family that she wishes to adopt her child. This hearing typically occurs prior to the birth of your child, but in the case of a very fast match and birth, this could occur after placement. 2) You will be required to travel to SC for the birth and placement of your child. 3) South Carolina requires that finalization must occur in SC; therefore, you will travel again for your finalization hearing.

Can we be undergoing fertility treatments while in the adoption process?

No. To be healthy adoptive parents, you need to have completed all of your infertility

treatments and given yourself the time necessary to grieve for the biological children you have dreamed of having. Only after this important step can you be truly ready to begin the adoption process. Please talk to your home study provider if you have any concerns about meeting this requirement.

What if we become pregnant during the adoption process?

Notify our office and your home study provider as soon as possible if you become pregnant during the adoption process. We will place your file on hold. Once your baby is one year old, you may contact our office to discuss continuing your adoption plans.

Can we pursue a domestic and international adoption at the same time?

We would advise you to only pursue one program at a time; however, if you are unsure of which one to pursue, you may want to begin your home study and discuss your options with your home study worker. Before the home study is completed, you will need to make a decision as to which program you will pursue. **Special Note: If you are undecided between the Snowflakes and Domestic program, you can do a Snowflakes adoption first, and if you are unsuccessful, you may switch to the domestic program and have your application and orientation fees waived.**

HOME STUDY QUESTIONS

What is a home study?

A home study is a document verifying that you qualify to adopt a child. A home study provider meets with you in your home to discuss, among other things, your background and values, the strengths of your marriage, your finances, and your reasons for adopting. It is not a “white glove” inspection.

As part of our overall services, Nightlight conducts home studies for those adopting here in the United States as well as for families interested in embryo and international adoption. (Please refer to the agency’s home study documents for more details regarding the home study process). If you have not already received the documents for completing a home study and you live in one of Nightlight’s licensed areas, please notify your state’s office.

How long does a home study take to complete?

A home study typically takes 8 to 16 weeks to complete, depending on how quickly a family submits their paperwork and education and on the timing of their visits with the home study provider. If you live outside of Nightlight’s licensed area and are working with another provider, you will need to check with your home study agency in your state regarding time frames, which can vary from state to state.

What is an “expedited” home study?

If you need your home study completed quickly, we are able to expedite your home study for an additional fee. This is generally needed when you come to our office matched with a birth mother who is due within the next month. We will ask for your cooperation in completing the

paperwork in a rapid manner and for your flexibility when it comes time for the home study worker to schedule your appointments in order to complete your home study within the timeframe specified. Due to obtaining criminal background checks and child abuse clearances, it is not possible to complete an expedited home study in less than 8 weeks.

How long is a home study valid?

- In California, a home study is valid for two years as long as all of your information remains current.
- In Colorado, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Florida, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker in order to keep your home study current and valid.
- In Georgia, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Missouri, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Oklahoma, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Indiana, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Kentucky, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In South Carolina, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- In Texas, a home study is valid for one year. Before the end of that year, it is advisable to begin working on a home study update with your home study worker, in order to keep your home study current and valid.
- If you live in another state, you will need to talk with your home study provider to find out how long your state allows your home study to be valid.

*However, when adopting out of state, your home study must be valid according to the child's birth state. Therefore, Nightlight requires that all families in the domestic program update their home study annually, even if you live in a state where your home study may be valid longer.

Is a psychological evaluation required?

In general, we do not require psychological testing, but it may be required based on your home study worker's discretion. In some cases, this type of evaluation may be indicated. It is important to keep in mind that in most instances in which further testing is required, the purpose is to strengthen your home study when others, such as judges, will be reviewing it.

QUESTIONS ABOUT OPEN ADOPTION

What varying degrees of contact are available in open adoption?

Open adoption encompasses a broad spectrum of contact between the birth and adoptive family. Some families are comfortable with sending pictures and letters through our agency, while others have face-to-face visits with their child's birth family. Nightlight Christian Adoptions offers an on-line workshop that discusses the degrees of open adoption, as well as issues, concerns, and fears. To attend this online workshop, please register online at www.nightlight.org. We recommend other books related to openness in adoption as well. You may also want to look into adoption support groups in your area or go online to talk to families who have open adoptions, as most couples are apprehensive in the beginning when considering open adoption and become more comfortable as they learn about what it means to their child, their family, and the birth parents.

Why choose open adoption?

The purpose of open adoption is to comfort and encourage the birth mother with the knowledge of her child's well-being. It also provides answers for your child, minimizing their loss of relationships by maintaining and celebrating the child's connections with *all* the important people in his or her life. Open adoption also empowers you in raising your child, by providing knowledge about your child's birth family and their family medical history. During the home study, you will learn of the many positive aspects of open adoption and your adoption worker will discuss with you the contact arrangement you are most comfortable with. It is very important that you be honest and open with your adoption worker about the type of relationship you envision with your child's birth parents before birth after you bring your child home and throughout your child's life.

What is your agency's philosophy about open and closed adoptions?

Our agency will only complete adoptions for adoptive families who are open to openness in adoption, as we believe it is usually the healthiest situation for all members of the adoption triad (i.e., birth parents, adoptee, and adoptive parents). We are open to creating a dialog and educating families who are apprehensive about open adoption. However, we understand that not every birth mother is interested in an open relationship, and in some instances, having a very open relationship may not be appropriate. If, after discussing the possibility of open adoption, you strongly feel that you would like to have a closed adoption, you may want to work with another agency.

THE MATCHING PROCESS

When does Nightlight begin matching us with a birth mother?

Once all your paperwork has been received, your home study is completed and approved, we have received your profile book, you have completed your Adoption Bridge page, and all of the appropriate fees have been paid, we can begin showing your profile to birth mothers.

What criteria is a birth mother considering when selecting a family for her child?

When selecting an adoptive family who will love and parent her child, a birth mother may consider many different criteria, including ethnicity, religion, marital status, length of marriage, previous marriages, age of the adoptive parents, other children in home, employment status of the adoptive parents, financial stability, compatible personalities, and openness to an ongoing relationship with the birth family before and after the child's birth.

What parameters may an adoptive couple set before their profile is shown to a birth mother?

During the home study, your home study worker will ask you what factors you are willing to accept in a child's history. These factors include ethnicity, exposure to drugs/alcohol, disabilities, birthparent medical expenses, birth father participation, and requests for ongoing contact with the birth family throughout the child's life.

Do you allow adoptive couples to specify the sex of the infant they wish to adopt?

Nightlight is not able to accept applications from families who want to specify gender. Expectant parents want to know that their child will be accepted regardless of gender, and in some cases, the sex of the baby is undetermined.

Will you notify us when you are showing our profile?

Generally, we do not notify you when we are showing your profile, as the wait to be matched is often a roller coaster of emotions, and we do not want to cause further distress in the event that you are not chosen. If we have a question as to whether you would like us to show your profile to a birth mother with a very unique situation, we will notify you so you can determine if you would like to be presented.

What happens when a birth mother chooses to meet us?

If a birth mother would like to meet you, a pregnancy counselor will contact you to schedule a face-to-face meeting or conference call (depending on the distance between the two parties). This allows both parties to have an opportunity to meet and get to know a little bit about each other. After the meeting, the pregnancy counselor will check in with both parties to see how they felt the meeting went, and it will then be determined if it is a match.

If we are engaging your services for an interstate adoption with birth mother screening and matching, how will this process differ?

If you live in a state outside of Nightlight's licensed areas, we will do our best to help a birth mother get to know you through e-mail or phone calls. However, you will need to be prepared to travel to your child's birth state if she would like to meet you before the baby is born.

What if we are matched with a birth mother through another source?

You must notify our office and your home study worker immediately if you are matched with a birth mother through an outside source. Depending upon the specific situation, you may qualify for a modified adoption in which we can provide counseling services to your birth mother. If the situation is one in which our agency will no longer be involved in your adoption, we will place your file on hold until we receive notification that your adoption is finalized. Once the child has been in your home for one year, you may contact our office to discuss continuing your future adoption plans.

QUESTIONS ABOUT THE BIRTH PARENTS**How do birth parents come to Nightlight?**

Most of our birth mothers are referred to us by pregnancy resource centers, crisis pregnancy centers, maternity homes, hospital social workers, attorneys, and churches with which we have established relationships. Other birth mothers may find us through referrals from friends, on the internet or in the phone book.

What age are the children placed for adoption?

We typically place newborns in our domestic program, as it is rare for an older child to be placed through a private agency adoption.

Does the birth mother have a counselor that she works with?

The birth mother will have a pregnancy advocate as long as she is involved in an agency adoption, whether it is an agency, modified, or interstate adoption. If it is determined that the birth mother would benefit from professional counseling, Nightlight will seek to find an outside resource for this service.

How much counseling does the birth mother receive prior to and following the child's birth?

The amount of counseling a birth mother receives depends on the stage of pregnancy she is in when she comes to work with our agency and what her needs are. If she requests our services early in her pregnancy, her advocate will have more opportunity to provide support and counseling. These visits may occur weekly, bi-monthly or monthly depending upon her particular needs. Nightlight prefers to meet with the birth mother at least twice after the placement to provide additional support.

Are birth mothers drug/alcohol tested before they are matched with prospective adoptive parents?

No. This is something that the birth mother generally discusses with her pregnancy counselor. If you are not open to discussing a birth mother with a history of substance abuse, you would not be matched with a birth mother who is known to have used drugs/alcohol during the pregnancy. However, please keep in mind that a birth mother's circumstances can change at any point during her pregnancy and that all information received regarding her health prior to receiving medical records is based solely on her word. We encourage all families to be well

educated and prepared for all possible outcomes.

Are we given the birthparent's medical/general background information? If so, when do we receive it?

Birth parents are given an information form to fill out that includes social and medical history information at intake. They are also asked to sign an authorization to allow the agency to obtain and share medical information with you. It is important to note that medical records are not always received prior to the child's birth. Nightlight will provide you with a copy of what has been provided to our agency. When we receive the copies of the hospital records, we will provide you with copies for your child's pediatrician.

Will we be at the hospital when the baby is born?

Your birth mother will create a Hospital Plan with her pregnancy counselor, which indicates her wishes for her time in the hospital. She will decide if she wants you at the hospital when the baby is born and/or, depending on the relationship you develop, whether she would like either of you in the delivery room. You will know what her plan is prior to birth. Please remember this plan can change, as it often does. Birth mothers may choose more or less contact with the baby than what was originally stated.

What is expected of us at the hospital?

You must remember that the hospital stay is your birth mother's time with the baby. It serves as her time to confirm she is making the right decision to place the baby for adoption and gives her, the birth father, and their families an opportunity to say goodbye. You will need to be respectful of the emotions she is going through and her wishes for her time in the hospital. An adoption worker will help guide you through this experience.

Do we bring our birth mother a gift?

Birth mothers give the greatest gift a person can give, and there is nothing you can give your birth mother that can compare to the gift she is giving you. Generally, we encourage you to give her something that signifies the relationship that has been established between all members of the triad. You will learn more about what this means from your adoption worker. Such gifts often range from something like a spa package to a more sentimental gift of a token like a charm or keychain with a discreet inscription of the child's date of birth. Once you get to know the birth mother more personally, if possible, you will likely be able to determine what type of gift would be most meaningful to her.

At what point can we bring the baby home?

For most in-state adoptions, once the baby has been medically discharged and the birth mother has given consent for the child to be released into our agency's custody, you can take your baby home. It is important to remember that in many states, until parental rights are terminated the potential adoptive family is providing foster parent services only. Most birth mothers have great comfort in knowing that the baby is going home with you. When doing an out of state adoption, you will still be able to bring the baby to your hotel room as stated above, but you will not be able to leave the state until both the sending state and the receiving state have

given ICPC approval (See below for more details). Please note that there are some courts in some states that will not allow a direct placement until after parental rights are terminated. In those situations, the baby must be placed in cradle care for a few days to a few weeks before he can be placed with you. Should you be matched with a birth mother in one of these court jurisdictions, you will be informed prior to the birth of the child.

If we are completing an interstate adoption, how long will we need to stay in our child's birth state (or the sending state)?

You will need to stay in your child's birth state generally up to 14 business days from the time of your child's placement until the Interstate Compact paperwork has been approved by both states (your child's birth state and your state of residence). During this time, if your family does not meet the foster care requirements of your child's birth state, your baby may be placed in an approved home for cradle care, where you will be able to visit and care for your baby on a daily basis. Cradle care expenses will be the responsibility of the adoptive parents. If your family meets the foster care requirements of your child's birth state, then your child will remain with you at your hotel. When the approval is received from the Interstate Compact Coordinators from both states, you are then able to take your baby with you and return home

How long does the birth mother/birth father have to decide to parent the child/"change their mind"?

This time frame depends upon the state laws where your child is born, and the birth mother resides. Please see previous state-by-state explanation. In most states, once the birth mother/birth father has signed the voluntary petition to terminate parental rights, they can decide to parent the child/"change their mind" any time before those rights are officially terminated by a judge in court. This time period can vary depending upon the court system, but typically ranges from between one and four months. During this time period, if the birth parent decides to withdraw the petition to terminate their rights, our agency would consider the birth parents' situation and discuss with the adoptive parents before determining what is in the best interest of the child, and whether it would be appropriate to pursue an involuntary termination of parental rights. In the event that the decision is made to pursue involuntary termination of parental rights, the additional legal costs are the responsibility of the adoptive family. In a situation where the birth parent decides to parent, and the agency and adoptive family are pursuing an involuntary termination of parental rights, it is the decision of the judge to determine what is in the best interest of the child.

Will the birth mother keep a copy of our profile book?

Birth mothers are given the option of keeping a copy of the adoptive family's profile book. All other profile books are kept by Nightlight and may be used as samples.

What rights does the birth father have?

California

In CA, there are two types of birth fathers - alleged and presumed. In all cases, the birth

mother will complete a “declaration of mother” that states all the information she knows about all possible fathers. This document is signed under penalty of perjury that all the information is true and correct.

To be presumed father, one must be married to the birth mother or named on the birth certificate. All other birth father situations fall under the alleged birth father category. Presumed fathers have the same rights as birth mothers, so they must be notified about the adoption and need to agree to the adoption. If a presumed father cannot be then an abandonment proceeding can occur after 6-12 months after birth to terminate the presumed father’s rights. Alleged fathers also have to be notified if they are known and can be located. Once they are notified, they then have 30 days from birth or notification, whichever is later - to respond to the notification. Their options are to sign a waiver or denial which allows the adoption to proceed, go to court and contest the adoption or take no action. If after 30 days they've taken no action, their rights will be terminated in court. If the alleged father is unknown, the birth mother will complete a “declaration of mother” that states why the father is unknown.

Colorado

Alleged Father:

- The Nightlight attorney will obtain all necessary information pertaining to the birth father so she/he can hire a process server to have the alleged birth father served notification of anticipated relinquishment.
- The alleged birth father has 21 days or when birth mother’s rights are relinquished with the court to respond (whichever time period occurs later)---If he does not respond by this time period, his rights will automatically be terminated.

Presumed Father:

- Must be notified of anticipated relinquishment, even if he is not the father. He can’t be legally notified until after the baby is born, and he has 35 days or when birth mother’s rights are relinquished, whichever is later, to respond. If he does not respond by this time frame, his rights will automatically be terminated. If unable to locate, will publish notification in legal journal/newspaper.

Unknown birth father/Unable to locate birth father:

- If a name is provided for the birth father, NCA will attempt to locate him through Facebook, phone records, internet search, etc.
- Attorney will be provided with any information on birth father, and attorney may attempt to locate him via private investigator if needed if not enough information provided.
- If unable to locate, attorney will publish notification in legal journal or newspaper in the county in which conception took place.

- If no response, his rights will be automatically terminated.
- If he does respond, he has 21 days again or when birth mother's rights are relinquished (whichever time period occurs later)

Florida

In Florida, the statute requires that a father be given notice and informed of pending adoption proceedings involving his child if one of the following conditions are met:

- He was married to the mother at the time of the child's birth or conception
- If he is registered on the putative father registry (cannot be searched until after the child is born).
- If he signed an acknowledgment of paternity in the hospital.
- If Paternity is established by the Court before the Petition to Terminate Parental Rights is filed.
- If he is identified by the Mother as a potential biological Father.

All fathers identified by the biological mother as a potential biological father are entitled to Notice of Adoption Plan, regardless of whether their consent is required to complete the adoption, as stated above. Florida law requires that an adoption entity notify all identified and locatable biological fathers before the court can terminate the biological rights in furtherance of an adoption. The adoption entity complies with this provision of the law by serving a 30-day Notice of Intended Adoption Plan or securing a properly executed Affidavit of Non-Paternity or Adoption Consent. If the unmarried biological father fails to timely complete the required actions, the court will be asked to determine that he has no rights to the child. If the unmarried biological father timely completes the required actions, he preserves his right to notice, and his consent to the adoption is required as if he had been married to the birth mother or otherwise established to be the child's legal father. A potential biological father has the right to notice only when the biological mother identifies him by the date she signs her adoption consent

A legal father must be served with notice personally by a sheriff's deputy or by publication if he cannot be reasonably located with a copy of the petition for adoption and a notice of a hearing.

Georgia

In GA, the statute requires that a birth father be given notice and informed of pending adoption proceedings involving his child if one of following conditions is met:

- If his identity is known to the adoptive parents, adoption agency, or attorney
- If he is registered on the putative father registry (cannot be searched until after the child is born).

After notice is given to the putative father, he must, within thirty days, file a petition to legitimize the child. If such a petition is not made, the court will enter an order which terminates all parental rights to the child. When the identity or location of the putative father is not known, despite attempts to locate him, the court will conduct a hearing and will terminate his parental rights.

Georgia law does not require that a mother of a child reveal the name of the putative father. However, in Georgia the court will require her to state whether the father has in essence attempted to establish a relationship with the child as well as list all financial assistance in connection with the birth of the child or placement for adoption. A legal father must be served with notice personally by a sheriff's deputy or by publication with a copy of the petition for adoption and a notice of a hearing.

Indiana

- To protect his rights to receive notice of adoption proceedings for a child, a man should file with the putative father registry established by the State Department of Health. Any man who may have conceived a child for whom a petition for adoption has been or may be filed should register before the child's mother consents to the adoption.
- Alternatively, a paternity affidavit may be executed by the child's mother and biological father, acknowledging the paternity of the child within 72 hours of birth. A paternity affidavit may not be executed after the child's mother has consented to adoption, and an adoption petition has been filed. A man who completes a paternity affidavit may file a court action to request a genetic test within 60 days of executing the affidavit.

Kentucky

Under Kentucky law, at least one of the following conditions must be met for the father to be included in the adoption proceedings:

- He is known and voluntarily identified by the mother by affidavit
- Prior to the entry of a final order in a termination proceeding, he has acknowledged the child as his own by affirmatively asserting paternity in the action or to the custodial agency or the party bringing the action within sixty (60) days after the birth of the child
- He is named on the birth certificate of the child
- He has commenced a judicial proceeding claiming parental right
- He has contributed financially to the support of the child, either by paying the medical or hospital bills associated with the birth of the child or financially contributed in other ways to the child's support
- He has married the mother of the child or has lived openly or is currently living with the child or the person designated on the birth certificate as the biological mother of the child.

If the birth mother is married at the time of the birth, her husband is the legal father (even if he is not the biological father) and must also consent to the adoption.

Each birth father circumstance is unique, and the termination of the birth father's rights is handled by the birth parents' attorney chosen by Nightlight. There are typically 3 options that are available.

The birth father is cooperative and signs the voluntary petition to terminate his parental rights 72 hours after birth. If the birth father is not involved but is named and his whereabouts are known, the attorney may choose to have him served notice of the adoption. The birth father has 60 days to file a paternity petition with the appropriate court. If the birth father is not involved, is unknown, or he cannot be located, the attorney may choose to file termination based on abandonment. This can only be done 90 days after the child's birth. As mentioned previously, each case is unique and must be handled individually. Although the adoptive parents' attorney may have differing views on how the termination should be handled, it is only up to the birth parents' attorney to make these decisions. Any correspondence or discussions between the adoptive parents' attorney and the birth parents' attorney could be viewed by the court as unethical as it may appear that the birth parents' attorney is making decisions on behalf of the adoptive parents instead of the birth parents.

Missouri

In Missouri, a birth mother is asked to name any man who could potentially be the father of the child, and Nightlight, upon the advice of an attorney, will make an effort to locate and notify him. Upon notification by the agency about the birth, a man may choose to cooperate with the adoption plan and sign a Consent to Termination of Parental Rights and Consent to Adoption document. When that occurs, the legal work can go forward with the termination of parental rights of both birth parents.

If the father chooses not to cooperate with the adoption process or cannot be located, the adoption can move forward as a legal risk placement. Although Missouri does have a Putative Father Registry and a man has up to 15 days after the birth to register that he plans to assert his paternity in regard to the child, the validity of terminating birth father rights solely on the Putative Father Registry varies from county to county. A birth father's parental rights may be terminated 60 days after birth on the grounds of his having abandoned the child. Because of these county to county variations, the advice and guidance of an attorney experienced in both adoption and the procedures in the particular county are helpful.

If a woman is legally married (even if the couple is separated and/or the husband is not the father of the child), the husband is the presumed legal father and also must consent to the adoption.

Oklahoma

In Oklahoma, birth mothers are expected to give all the information they can on the putative (or alleged) father of the child. The birth mother will be questioned under oath when she appears before a judge to give her consent, and she will be informed by the judge of the

penalties for perjury for not providing truthful information about the father. If the birth father is willing to participate in the planning for the adoption or has said he will give consent, OK law allows him to do so even prior to the birth of the child. The putative father may consent either before a judge or before a notary.

The birth father's out-of-court consent becomes irrevocable after fifteen days, whereas one done in court is immediately irrevocable. Oklahoma has a Putative Father Registry, which may be used by putative fathers to protect their rights to notice of an adoption.

If a putative father does not make himself available or is truly unknown, his rights can be terminated involuntarily. The putative father must be noticed by personal service or publication. If he has not supported the birth mother and child financially nor maintained a significant and positive relationship with the child, then his rights may be involuntarily terminated by the court. There is a legal burden on the putative father to prove he is the child's father. Failure to appear at a court hearing after receiving notice is also grounds for terminating his rights.

If the birth parents are married, the husband is presumed to be the "legal father" of the child, and his rights must be voluntarily relinquished or involuntarily terminated after the birth of the child. A legal father usually must be named on the child's birth certificate. A legal father must be given notice of the adoption.

South Carolina

In SC, the statute requires that a father be given notice and informed of a pending adoption proceeding involving his child if any of the following conditions are met:

- His identity is reported on the birth mother's Consent for Adoption
- He is registered on the Responsible Father Registry (to be officially checked after placement and prior to the petition for adoption being filed with the courts)
- If the court finds that the father has either
- He has lived with the child or the mother for six continuous months prior to the mother signing a Consent for Adoption
- Provided financial support for the mother or child
- He is married to the mother of the child (even if the child is not biologically his)

Texas

In Texas, the biological mother of a child placed for adoption is not required to identify the biological father of the subject child. The law requires any possible biological father to file a petition in court to assert a parent-child relationship prior to a termination of his parental rights, or to register his intent to establish a parent-child relationship to the subject child with the Texas Paternity Registry within 31 days of the date of birth of the subject child. If no person timely files a petition in court to assert a parent-child relationship or timely registers

an intent to assert paternity to the child, the Court can terminate, foreclose, and divest any possible biological father from ever establishing a parent-child relationship with the subject child. If any possible biological father files a petition in court to assert a parent-child relationship prior to a termination of his parental rights, or timely registers his intent to establish a parent-child relationship to the subject child, he must then be served with a citation notifying him of the adoptive placement and seeking to involuntarily terminate his parent rights.

What are our responsibilities after we take the baby home?

If you live in one of Nightlight's licensed areas, our agency will be completing post placement visits and reports according to the schedule dictated by your state of residence and your child's birth state. If you live out of Nightlight's licensed area, these will be completed by your home study provider. In addition, we require all families to submit to our agency several photos of the baby, along with a letter to the birth parents updating how the baby is doing, quarterly for the first year, and then annually until the child turns 18 years old.

ADOPTION EXPENSES AND FINANCING

What would you estimate the cost for the adoption to be?

Depending upon the state where you reside, the fees for our services range as low as from \$1,500 for a home study to \$25,000 for an agency adoption (see the Agreement for Adoption Services). With the exception of a finalization in CA, you will also need to hire an attorney for the finalization of your adoption. An attorney for finalizing will typically cost between \$1,500 and \$6,000. In general, depending upon the individual characteristics of your adoption, your total cost will probably be between \$25,000 and \$40,000.

What are "Program Fees"?

Nightlight establishes a budget for costs each year based on the number of adoptions it estimates completing in each of its programs (domestic, international, and embryo) during the year. Based on these estimates, we establish program fees for adoptions in the various programs, taking into consideration the amount of staff time and expenses which will be involved in maintaining the program for the year. Of course, it would be prohibitive to allocate all of the costs (payroll, rent, insurance, supplies, etc.) to one adoption in one program. Nevertheless, we will incur those costs even if the number of adoptions is less than we estimate. Therefore, we establish program fees for each adoption program, which we believe closely relates to our actual costs in running the program – not the actual time in completing or working on a specific adoption.

Why are fees non-refundable once paid?

Our program fees are paid in phases to enable families to budget their costs and to minimize the financial risk in the event that an adoption is not completed, or in the event that you, the adoptive parent, withdraw from the program. The enclosed fee schedule provides for the majority of the costs to be paid close to the time when the adoptive placement occurs. As explained above, the program fees are established based on the costs to maintain a program,

not on time spent on each individual adoption.

What birth mother expenses might we expect?

Many families worry that they will pay program fees, birth mother expenses, and other fees, and then the birth parent will change her mind. Naturally, families worry that this loss of money could limit them from being able to complete an adoption. Nightlight offsets these fears by allowing families to transfer most program fees to another match if their adoption disrupts. Also, Nightlight includes the birth mother expenses in our program fees. This allows us to properly care for any birth mother, the agency works with regardless of whether she chooses adoption or not and regardless of which clients she may choose as adoptive parents. This will allow you to worry less about birth mother expenses being lost as you will not be asked to pay these fees again regardless of whether your birth parent match disrupts. The exceptions would be medical expenses (if the birth mother does not qualify for Medicaid and does not have health insurance or has insurance with copays and deductibles) or contested adoption legal expenses.

What birth mother expenses are not covered by Nightlight?

Nightlight does not cover any medical expenses incurred by an individual birth mother. It also does not cover all legal fees but does cover some birth mother legal fees depending on the state that the birth mother lives in. You will need to review your signed fee schedule for any variations in birth mother legal fees paid by the prospective adoptive parent.

Do my program fees cover attorney expenses?

Nightlight's program fees do not cover the cost of retaining an attorney to finalize your adoption. Most attorneys will typically charge between \$1,500 and \$6,000 to handle the finalization. If you finalize in another state, you will need to research the attorney's fees in that state. Also, in the event that you are matched with a birth mother in another state, there may be additional attorney or agency fees to represent the birth mother in that state. Please refer to the enclosed "Agreement for Domestic Adoption Services" for further information regarding different fee plans.

Is there financial assistance available?

Listed below are some common sources of financial help for families that adopt:

- Tax Credit
 - Great news: An adoption tax credit is available. For details regarding this year's tax credit, please follow the link below.
<https://www.irs.gov/taxtopics/tc607.html>
- Employee Benefits
 - Many companies are beginning to offer adoption benefits to their employees. The company may reimburse some of the adoption expenses paid by the

employee, or they may offer paid adoption leave. Check with your Human Resources department to see if your company provides adoption benefits.

- Adoption Friendly Workplace, www.adoptionfriendlyworkplace.org, part of the Dave Thomas Foundation for Adoption provides a free tool kit to help companies/employees establish an adoption friendly workplace at their current place of employment.
- **Crowd Funding**
 - **Adoption Bridge**, www.adoptonbridge.org, is a crowd funding site where you can put up a family profile and then share it with friends and family who want to donate toward your adoption. Adoption Bridge has the lowest fee to you, the adoptive parent, which allows you to keep more of the funds raised for your adoption.
- Adoption Grants, Loans or other forms of assistance
 - Various organizations offer financial assistance to adoptive families via adoption grants, loans, or other assistance. Please contact each organization to find out about their services and what their qualifications and requirements are.
- GRANTS
 - **Cade Foundation**, www.cadefoundation.org, provides up to \$10,000 to needy infertile families to assist with the costs associated with infertility treatment or domestic adoption.
 - **Gift of Adoption Fund**, www.giftofadoption.org, awards grants based upon the needs of the waiting child and to pre-approved adopting parents who demonstrate an unusual degree of financial hardship.
 - **God's Grace Adoption Ministry**, www.ggam.org, provides grants or assistance in fundraising to Christian families adopting orphaned children.
 - **Kingdom Kids Adoption Ministries' Adoption Fundraising Program**, www.kingdomkidsadoption.org, helps families raise finances for adoption through our adoption fundraising/grant program.
 - **Life International**, www.lifeintl.org/adGrantLoans.html, offers matching grants for both from the adopting couple's church family and Interest-free loans.
 - **America's Christin Credit Union**, <https://www.americaschristiancu.com/personal/loans/adoption-loans.html>, offers adoption loans.
 - **National Adoption Foundation**, www.nafadopt.org, provides direct grants, loans, and a National Adoption Foundation Credit Card.
 - **Show Hope**, www.showhope.org, provides grants to Christian families adopting domestically or internationally and encourages involvement from your church family in your adoption.
 - **A Child of the King**, http://www.childofthekingfund.org/apply_for_assistance.html provides grants to Christian families adopting domestically or internationally.

- **Lifesong for Orphans**, <http://www.lifesongfororphans.org/adGrantLoans.html>, is also a Christian organization that provides both grants and no interest loans to adoptive families.
- **LOANS**
 - **A Child Waits Foundation**, www.achildwaits.org, provides low interest loans to parents who might not otherwise be able to afford to adopt.
 - **The ABBA Fund**, www.abbafund.org, provides interest-free covenant loans to Christian couples who are called by God to expand their families through adoption.
 - **Hebrew Free Loan Association**, www.hflasf.org, provides interest free loans to Jewish families living in Northern California who are adopting domestically or internationally.
- **OTHER RESOURCES FOR FINANCIAL ASSISTANCE**
 - **A Mother's Love**, www.amotherslovedfundraising.com, assists families in fundraising for adoption and infertility costs.
 - **Child Welfare Information Gateway** has information on funding adoption, www.childwelfare.gov/adoption/adoptive/funding.cfm.
 - **National Endowment for Financial Education (NEFE)** has a guide called "How to Make Adoption an Affordable Option," which can be accessed at www.nefe.org/adoption.
 - **National Military Family Association**, http://www.nmfa.org/site/PageServer?pagename=reus_adoptionintro, provides information and links to Adoption Resources for Military Families, including the Adoption Reimbursement Program.

ADDITIONAL ADOPTION RESOURCES

- **Birth mom Buds**, www.birthmombuds.com, is a wonderful online support group for birth mothers. Includes a section for adopting parents with suggestions from birth mothers in regards to writing a "Dear Birth Mother" letter, first contact, and gift ideas.
- **Child Welfare Information Gateway**, www.childwelfare.gov, is a great resource for families in any stage of the adoption process as it provides publications and links on many adoption topics.
- **Tapestry Books**, www.tapestrybooks.com, devoted to selling books on adoption.
- **Adoption Learning Partners**, www.adoptionlearningpartners.org, provides web-based educational courses to adoptive families. ALP courses range from \$30-45, and they also offer a few free courses on select topics.
- **Adoptive Families Magazine**, www.adoptivefamilies.org, a magazine devoted to adoption issues.
- **Lifebooks**, <http://www.adoptionlifebooks.com>, get tips and ideas from Beth O'Malley for creating your child's Lifebook.
- **American Academy of Adoption Attorneys (AAAA)**, www.adoptionattorneys.org, to find an attorney who can help complete your adoption.