



## Funding Your Adoption

It is possible to make your adoption affordable. Nightlight will partner with you to explore all options, and help make it happen. Some Nightlight clients have fully funded their adoption through grants, tax credits, and fundraising!

Here is an example of how a typical couple could fund an adoption from Russia, which could cost about \$42,000, but may only require \$9,000 out of pocket expenses.

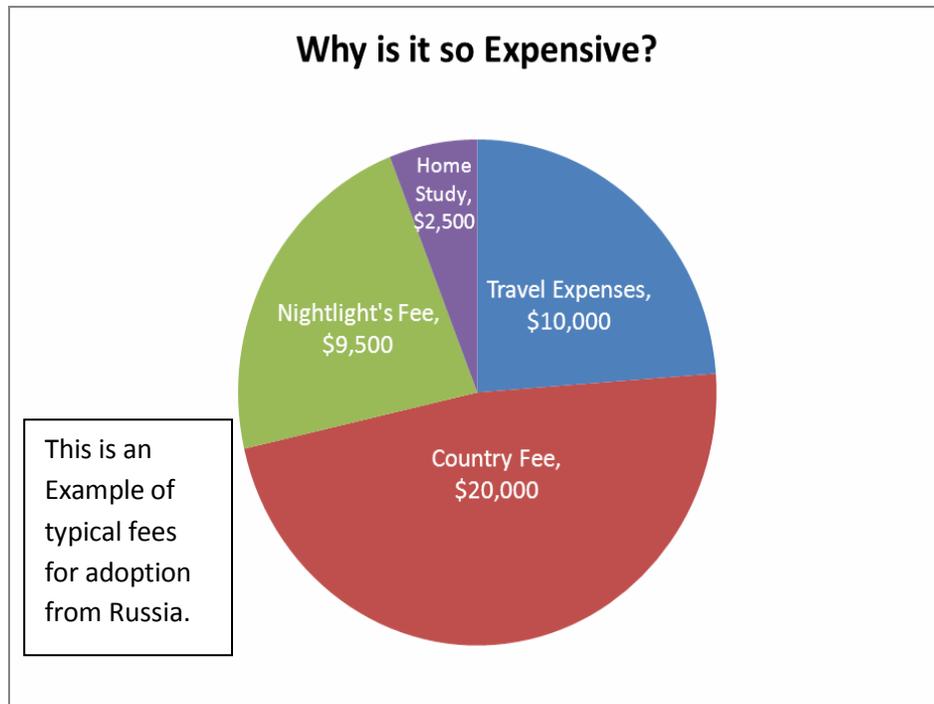
<b>Total Expenses</b>	<b>\$42,000</b>
<a href="#">Tax Credit</a>	\$12,970
<a href="#">Grants</a>	\$5,000
<a href="#">Loans</a>	\$10,000
<a href="#">Fund Raising</a>	\$4,500
<b>Out of Pocket</b>	<b>\$9,000</b>



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## WHY IS IT SO EXPENSIVE?



The reason that adoption is so expensive is that several costs are incurred along the way.

The agency must cover its own expenses of staff and other overhead.

Travel expenses are included in the cost, and many nations require two or three trips to the country. These trips are sometimes for weeks at a time, and require the help of translators and other specialists.

Finally, the orphanage where the child is currently living needs to cover its costs, and the costs of the other children who are left behind. These fees are part of the "country fee," which often makes up the largest expense of an international adoption.

## TAX CREDIT

### DATED MATERIAL

We at Nightlight are neither accountants, nor are we financial or tax experts. The material in this document can change as new laws are implemented or organizations change policies. All information, especially related to taxes and benefits, should be discussed with your CPA or other tax expert. This information is provided as general information and is not a guide in completing tax forms, etc.

### FEDERAL AND STATE GOVERNMENT

#### FEDERAL TAX CREDIT: \$12,970 FOR ADOPTIONS OCCURRING IN 2013

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#### **Great news: The adoption tax credit has been permanently extended!!**

The Adoption Tax Credit is \$12,970 for 2013. For a thorough overview of the tax credit read the FAQs on the tax credit [AdoptionTaxCredit.org](http://AdoptionTaxCredit.org). For adoptions occurring in 2014, the tax credit will be \$13,190.

#### **What this means to, you, the adoptive families:**

You may apply **up to \$12,970** of your adoption expenses toward your federal taxes when you file your 2013 taxes, depending upon the year that your adoption was finalized.

If you adopted in 2012, the Joint Tax Committee says that for 2012, the maximum benefit will be \$12,170 (indexed for inflation after 2010).

When the adoption tax credit is only a credit, you can only get back what you have paid in taxes. This amount can be carried forward for up to 5 years. So if you only pay \$4,000 in federal income tax per year, and you adopted in 2012, it will take you 3 years in filing taxes before you can recoup all of the tax credit due you.

#### **What if I adopt 2 children? Do I get double the tax credit/refund?**

If you adopt two children in 2013, you could have a tax credit up to \$25,940 and your total expenses come to \$25,940 or more. If you earn \$194,580 or more your tax credit decreases and the credit will go away completely for those with incomes at \$234,580 or more. It is important to note that if your income is too high, you could be phased out of the tax credit. Also, if your income is lower and you receive many tax breaks, you may not be able get the tax credit if you are not paying Federal Income Tax. If you adopt three children, the credit/refund could be about \$37,000, as long as your adoption-related expenses are that high.

This means that if you adopted two children and the adoption fees and expenses came to \$30,000, and your federal tax liability was \$7,000, you would receive the \$7,000 as a credit against your liability. Because the **full** tax credit applies only to families earning an income of \$194,540 or less, most families will need to carry their tax-credit forward at least one more years if they adopt more than one child.

## **What if my employer provides adoption benefits?**

If your company has employer-provided adoption assistance, you can receive up to \$10,100 in tax-free income. Also, your employer can reduce your salary to pay the adoption benefit so that you can receive tax-free income.

So if your adoption expenses, including all agency/attorney fees, come to \$30,000, and your employer gives you \$12,970 as an employee benefit, which is tax-free, and you pay \$3,000 in federal income tax, then your total expenses related to the adoption the first year would be only \$17,000. You can continue to take the tax credit each year for five years until you reach \$12,970 in tax credit. Your overall net cost for the adoption could be as low as \$12,970 for such an adoption.

We encourage you to talk with your employer, who may not normally offer adoption benefits, to consider providing this benefit to you. You are permitted to reduce your salary by up to \$12,970 and instead be given this benefit as non-taxable income. So if your adoption fees and expenses come to \$28,000, and your employer gives you \$12,970 in tax-free income, you will most likely save in taxes owed overall to the State, to Social Security, and Medicaid as well as to the federal government. If you are adopting siblings, the employer-provided benefits can double or triple, based on the number of children you are adopting. In addition to receiving tax-free income.

If your company is the rare employer that provides more than \$12,970 in adoption benefits, then the remaining benefit over \$12,970 is taxable. So if you receive \$15,000 in adoption benefits from your employer, you will have to pay taxes on the \$2,030.

Read more about employer benefits go to <http://adoptivefamilies.com/articles.php?aid=832>

Here is what someone said about Wheaton College of Illinois “The model chosen by the college is to provide an equivalent benefit to parents by adoption as they do for biological parents. A parent is a parent and a family is a family! In dollars and cents the adoption benefit is an approximation of the insurance costs for a normal and healthy delivery. That works out to be just \$10,320. An additional benefit of the financial benefit is the growing number of adoptive families within the college community.”

## **When is a family's income too high to get the tax credit?**

The tax credit is phased out for families with a gross adjusted income (AGI) of \$194,540 or more, and is completely phased out for those with an AGI of \$234,580 or more.

## **What about failed adoptions?**

If you adopt **domestically** and the adoption fails, then you can take the adoption tax-credit the year after your adoption has failed. (No credit can be taken for failed international adoptions.) So if you were in the process of adopting domestically, and spent \$7,000 on adoption related fees and birth mother living expenses and the birthmother changed her mind in 2012, you can take the tax credit of \$7,000 when you file your 2013 taxes in 2014. Of course, you have to wait until 2014 to receive those funds. Likewise, if you were to enter an adoption in 2013 and the birth mother changes her mind, then you cannot claim the lost funds as a tax credit until you file your taxes for 2014.

### **What about adopting children with special needs?**

The special provisions for those adopting children with special needs who pay minimal or no adoption related fees may still be eligible for the tax credit if the adopted children are placed through social services or an agency with a contract with social services.

(Nightlight cannot provide tax advice to your specific situation. This information has been provided in conjunction with attorney John Hine for Greenville, SC. As with all tax matters, consult with a tax attorney or CPA.)

For more information on filing for the adoption tax and other information go to: [ABBA Fund: Everything You Want to Know and More About the Adoption Tax Credit](#) by Jason Kovacs. This document has up to the minute information.

### **STATE TAX CREDITS**

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Some states provide a tax credit. For example, in South Carolina families may be eligible for a \$2,000 income deduction on their SC Individual Income Tax return if they have adopted a child with special needs or one who is at risk for special needs. The deduction can begin in the year the adoption was made final. A letter from the adoption agency certifying that their adopted child had a special need or was at risk, should be attached to the family's tax return. Consult the instructions accompanying state tax returns or a tax advisor.

### **SC NON-RECURRING COSTS SUBSIDY**

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Many South Carolina families adopting domestically or adopting an international child who came to the US on a guardianship program are approved to receive \$1,500 from the State of SC when adopting. The information regarding this is included in the Nightlight home study packet.

## EMPLOYER ADOPTION BENEFITS

### DAVE THOMAS FOUNDATION

[www.davethomasfoundation.org/Our-Work/Adoption-Friendly-Workplace](http://www.davethomasfoundation.org/Our-Work/Adoption-Friendly-Workplace)

This program provides information about adoption benefits to employers and employees in both the public and private sectors. Funded by the Dave Thomas Foundation for Adoption, the project maintains a database of employers with adoption benefits—financial reimbursement, paid and/or unpaid leave time, and resource and referral services. This list is updated regularly. As a result of this program, more than 250 employers have implemented or improved adoption benefits, impacting 1.5 million employees nationwide.

### CALIFORNIA EMPLOYERS

AC Vroman Inc.	Bank One Corporation	Chevron Corp.
Acrometal Companies Inc.	Bankers Trust Company Banta	Chevron Texaco
Adaptec, Inc.	Corporation Foundation	Chicago Title and Trust Company
ADC Telecommunications	The Baxter Allegiance Foundation Bea	Foundation
ADP Foundation	Foundation	Chubb & Son Inc.
Advantis	Bell Atlantic Corporation	Chubb Life Insurance Company of
AES Corporation	Bemis Company Foundation	America
AGIA, Inc.	BFGoodrich Company Bixby Land	CIGNA Foundation
Agribank, FCB	Company	Citigroup Foundation
Air Products & Chemicals, Inc.	Blandin Foundation	Clariant Corporation
AIG	Bloomington's	CMS Hartzell Inc.
Alliance Capital Management Corp.	Blount Foundation	CNA Surety Corp.
Alliant Techsystems Inc.	BMC Industries Inc.	Coca-Cola Company, The
Allied Signal Inc.	BNSF Boeing Company	Colgate-Palmolive Co.
American Express Foundation	Borden Foundation	Community First National Bank
American Express Company	BP Amoco	Community Foundation
Ameritech Corporation	BP Foundation	Community Partners
Ameron Inc.	Braun Intertec Corp. Breslauer and	Compaq Computer
Amgen	Rutman, LLC	Conrad N. Hilton Foundation
Antioch Companies/Webway	BTD Manufacturing, Inc.	Corbis
AON Foundation	Burlington Northern Santa Fe Railway	Computer Associates
AOL Time Warner Foundation	Co.	Countrywide Cares
Archer-Daniels-Midland Company	Butler Manufacturing Company	Countrywide Financial
ARCO		International, Inc.
Aspect Global Giving	California Community Foundation	Computer City Supercenters
AT&T Foundation	California Wellness Fdn.	Computer Network Technology
ATC	California Institute of Technology	Connecticut Mutual
ATK Sporting Equipment	CAN Foundation	Corning Incorporated Fdn.
Automatic Data Processing	Capital Group Companies	CR Bard Foundation
Aventis	The Candle Foundation	
Aventis Pharmaceuticals	The Case Corporation	Delta Airlines FoundationDeluxe
Avery Dennison	Caterpillar Foundation	Corporation Fdn. Display Sales
AXA Foundation	CBS Foundation, Inc.	Dougherty Financial Group, LLC
Ayco	Celestica Corporation	Dougherty Summit Securities, LLC
	CertainTeed Corp. Charitable Gift	Dow Corning Corporation
Abbott Laboratories Fund	Fund	
ACE INA Foundation	Charles Schwab & Company Inc.	Eaton Corporation
	ChartHouse International	East Bay Community Fdn.
Bakers Square Restaurants	Charitable Gift Fund	Ecolab Foundation
Bank of America Corp.	Chase Manhattan Corp.	Electronic Arts

Edison	IBM Corp. IDS Financial Services	McDonnell Douglas
EFunds	IKON Office Solutions Foundation	MCG/Healthcare
Elf Atochem North American	ING Foundation	McGraw-Hill Foundation Inc.
Eli Lilly and Company	Inktek Plastics, Inc	McKnight Foundation
Emerson Electric Co.	Ingram	McMaster Carr
Energy for Others	Independent Charities	McNeely Foundation, The
Ericsson	Involve	MEDTOX Laboratories Inc.
Exxon Mobil Foundation	The Irvine Company	Mercantile Safe Deposit & Trust
	ING	Merck Company Foundation
Fair, Isaac and Company Inc. Family	ITG, Inc.	Meredith Corporation
Financial Education	ITN	Merrill Lynch & Company Foundation
Fannie Mae Foundation	ITT Industries Inc.	Inc.
Federated Department Stores	ITW - Illinois Tool Works	Metris Companies Foundation
Fel-Pro		Michaud, Cooley & Erickson
Fidelity Investments	J & H Marsh & McLennan	Microsoft Corp.
First Quadrant	J. Paul Getty Trust	MindShare Mitsubishi
Fisherman Family Foundation	Javelin Solutions	Bank MMI
Fortis Companies	Jewish Community Foundation	Companies, Inc.
	John Hancock Mutual Life Insurance	Mobil Oil Corp.
Arthur J. Gallagher Foundation	Company Johnson & Higgins	Monsanto Fund
Gannett Communities Fund	Johnson & Johnson Family of	Mony's
Gap Foundation	Companies	MONY Life Insurance Company
General Agents Acceptance Corp.	Johnson Controls Foundation	Motorola Foundation
General Electric	Johnstech International Corporation	MTS Systems Corp.
General Mills Foundation	Jostens Inc.	Murphy Oil USA Inc.
General Re Corporation		
Genentech	Kaplan Inc.	Nabisco Foods Group
Georgia-Pacific Corp.	Kemper	National Computer Systems
J. Paul Getty Trust	Kennedy Jenks Consultants	National Instruments Corporation
Gillette	King Controls	National Medical Enterprises
GlaxcoSmithKline	Kmart Corp.	National Starch and Chemical
Global Community Partnerships	Kraft Foods, Inc.	Foundation, Inc.
GMAC-RFC		NCR Corporation
Goodrich Corporation	Land O' Lakes Foundation	Newsweek
Google	Larkin, Hoffman, Daly & Lindgren,	New Century Mortgage Corp.
W.W. Grainger, Inc.	Ltd.	New Century Financial Corp.
Greater Kansas City Community	Leo Burnett Company Fdn.	Nissan North America, Inc.
Foundation	Lexis-Nexis	Northern Telecom Inc.
GS&Co	Lexmark International	Northern Trust
GTE Foundation	Lockheed Martin Corporation	Northrop Grumman
Guidant Foundation	Los Angeles Times	Norvartis US Foundation
	Lotus Corporation	NRG-Natural Resource Group
Halleland, Lewis, Nilan, Sipkins, &	Lucent Technologies	Nursing Strikes
Johnson		
Harcourt General Inc.	Macromedia	Object Technology, Inc.
Harsco Corporation Fund	Macy's	Olive Garden, The
Hartford Steam Boiler Inspection &	Mattel	Omron Foundation, Inc.
Insurance Company	Manulife Financial	Ondeo Nalco
Henry A. Bromelkamp & Co.	Maritz, Inc.	Osmonics Inc.
Hewlett Packard	Marquette Bank	Outreach
Hickory Tech Corporation Foundation	Mattel Children's Foundation	Owens Corning
HJ Heinz Company Foundation	Massachusetts Mutual Life Insurance	
Home Depot, The	Company	Pacific Enterprises – Sempra
Honeywell Inc.	Maurices Inc.	Energy
American Honda Motor Co.	May Department Store	Pacific Telesis
Houghton Mifflin Company	May Foundation	Pasadena Community Foundation
Household International	Company, The	Patagonia
Horizon Media Inc.	McCune Foundation	Payden & Rygel
Hughes Aircraft Co.	McDonald's Corp.	PepsiCo Foundation Inc.

Pfizer Inc.  
Philip Morris Companies Inc.  
Phoenix Home Life  
Pioneer Hi Bred International  
Pitney Bowes Inc.  
Pimco Foundation, The  
Pizza Hut  
PNC Bank Foundation  
PPG Industries  
The Prudential Foundation  
Public Strategies Group, The

Quad Graphics  
Quaker Oats Foundation, The  
Quest Diagnostics  
Quentin Hancock Fund

Radio Shack  
Random House  
RBC Dain Rauscher Foundation  
Reader's Digest Foundation  
Remmele Engineering Inc.  
Residential Funding Corp.  
Resource Companies, The  
Retek, Inc.  
Reuters  
RJR Nabisco, Inc.  
Robert Sharp Pacific Overtures  
Rockwell International  
Rockwell Collins  
R.R. Donnelley & Sons

Safeco Insurance Companies  
Salomon Smith Barney Charitable  
Trust In  
Sara Lee Foundation  
Sauer-Sundstrand  
SBC Foundation  
SCICOM Data Services  
Seagate Technology, Inc.  
Securities Service Division  
Sempra Energy

Sentry Foundation  
Sheldahl  
Shell Oil Company  
Silicon Graphics  
Southern California Gas  
Sony Pictures  
Sprint Foundation  
SPX Corp.  
Square D Foundation  
Smith Barney Citigroup  
Standard Brands Paints  
Stanley Works, The  
Stanley  
State Farm Companies  
State Street  
Stirtz, Bernards & Company, PA  
Sulzer Spine-Tech  
Sun Microsystems Foundation  
Symantec

Tandy Corporation  
Tektronix Inc.  
Teledyne Inc.  
Telesis Foundation  
Temple-Inland Foundation  
Tenet Healthcare Corp.  
Tennant Foundation  
Tenneco Inc.  
Texas Instruments Foundation  
Textron Inc.  
Thermo King Company  
3M  
Thrivent Financial for Lutherans  
Time Warner Inc.  
Times Mirror Company, The  
Tompkins Corporation  
Toro Foundation, The  
Toyota Motor Sales USA  
Transamerica Corp.  
The Traveler's Foundation  
Tricon Foundation  
TRW Inc.

Turner Construction Co.  
The Turner Corporation

UFE Inc.  
Unihealth Foundation  
Unilever  
Unisource Worldwide, Inc.  
United Defense  
United Technologies Corp.  
Universal Hospital Services Universal  
Studios  
Unocal Foundation  
USA Interactive  
UPS Foundation, The  
U.S. Bancorp  
USF & G

Vanguard Charitable Endowment  
Veritas Software  
Verizon  
Vulcan Materials Company

Archie and Bertha Walker Foundation  
Washington Mutual  
Waste Management Inc.  
Wachovia  
Weisman Enterprises Inc.  
Wells Fargo & Company  
West Group  
Western Asset  
Westinghouse Electric Corp.  
William & Flora Hewlett Foundation  
Williams Companies Inc., The  
The Woodburn Group, Inc.  
Words At Work, Inc.

Xerox Foundation  
Yahoo  
Yum

Zelle, Hoffmann, Voelbel & Gette LLP  
Zero-Max, Inc.

## COLORADO EMPLOYERS

CoBank \$3,500

CSG Systems, Inc. \$5,000

McKesson Corporation \$2,000

Merlin International, Inc. \$10,000

Molson Coors Brewing Company \$3,000

Verizon Business \$10,000

Federal Employees

[www.opm.gov/employment\\_and\\_benefits/worklife/officialdocuments/handbooksguides/adoption/index.asp](http://www.opm.gov/employment_and_benefits/worklife/officialdocuments/handbooksguides/adoption/index.asp)

Federal employees can check the Office of Personnel Management website for detail on adoption benefits.

## SC EMPLOYERS

Listed are employers who provide adoption benefits. The information can change as employers decide to modify their benefits package.

### STATE OF SC EMPLOYEES

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State of SC employees can receive up to \$5,000 in benefits and \$12,970 if the child has special needs. There is a pool of money that is divided out among the adoptive families. There is also a specific timeframe in which you can submit the request for benefits. Check the Employee Insurance Program website for details on their Adoption Assistance Programs.

Blackbaud, Inc. \$3,000

BMW \$5,000

First Reliance Bank \$5,000 8 12 weeks

First Sun Management Corporation \$7,000 3

Fiji \$7,000

### FEDERAL FAMILY MEDICAL LEAVE ACT

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Unpaid leave under the Federal Family Medical Leave Act is also an option. This act allows individuals to take up to 12 weeks off, unpaid with benefits without jeopardizing employment. The leave can provide valuable time for newly adoptive families to bond with their new child.

## GRANT PROGRAMS

Parents may be eligible to receive a loan or grant to defray some of their adoption costs. Each grant or loan program determines eligibility requirements. Usually grants are not given until you have a completed home study. Also, you may be required to be pursuing a specific country program as you will most likely need a letter from your placing agency. If you are pursuing a domestic adoption, most likely you will have to use the services of an accredited adoption agency and not just the services of a private attorney.

### BOATNER FAMILY FOUNDATION

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It is reported that this foundation provides grants from \$1,000 up to \$12,970. They require an agency approval, a financial statement, and a formal application. Contact:

Boatner Family Foundation  
P.O. Box 132272  
The Woodlands, Texas 77393-2272

### BOTH HANDS PROJECT

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Through this foundation, families can raise funds by also helping a widow. View this family's video <https://vimeo.com/52722996>.

### BRIGHT FUTURE ADOPTION FOUNDATION

### CADMAN FOUNDATION

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

Provides grants to families adopting internationally.

### CHINA CARE FOUNDATION

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

Provides financial aid in grants or low interest loans to families who are adopting special needs children from China.

### CAROLINE'S PROMISE

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[www.carolinespromise4u.org](http://www.carolinespromise4u.org)

Provides grant funding to Christian adoptive families who reside in either North or South Carolina.

### THE GIFT OF ADOPTION FUND

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

The Gift of Adoption Fund is a non-profit foundation funding donations and fundraising events. Gift of Adoption Fund is established to assist adoptive parents by providing cash grants to subsidize a portion

of the costs of adoption. Grants are awarded on a monthly basis with sums ranging from \$2,000 to \$5,000. The grants are available to single parents, families with previous children, and prospective adoptive parents who are adopting internationally, independently or through an agency.

#### GOD'S GRACE ADOPTION MINISTRY

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

Grants for Christian families that meet income guidelines

#### HELPUSADOPT

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

This organization provides grants for domestic and international adoptions. Families must demonstrate a financial need and have a completed homestudy to apply. HIV to Home

#### KATELYN'S FUND ORPHAN MINISTRY

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<http://katelynsfund.org>

An adoption advocacy organization that also provides a limited number of grants.

#### LAILA ROSE FOUNDATION

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Contact Nightlight for more information. Provides financial assistance to meet the medical and/or surgical needs of foreign-born adopted children and their adoptive families.

#### LIFESONG FOR ORPHANS INTERNATIONAL

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

Offers grants and loans. Also, will work with your church in providing grants and loans through donations. 100 percent of all funds given go directly to the adoption.

#### LYDIA FUND (LET YOUTHS BE DELIVERED FROM INSTITUTIONS BY ADOPTION)

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

Provides financial assistance to Christian couples who are adopting internationally.

#### MICAH FUND (MINORITY INFANT AND CHILDREN ADOPTION HELP)

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

Provides financial assistance to families in Minnesota domestically adopting a Black or Bi-racial infant or child.

#### THE NATIONAL ADOPTION FOUNDATION GRANT PROGRAM

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## SEA OF FACES FOUNDATION

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

Grants are available to Christian, heterosexual couples, with a completed home study and who are working with a licensed and accredited agency. Grants are given up to \$5,000 and are given in the months of March, June, September and December. Families must have a referral before grants is given. A \$5 donation is requested at time of application.

## SHOW HOPE (FORMERLY SHAOHANNAH'S HOPE)

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

Steven Curtis Chapman's organization offers grants. This excellent organization is also devoted to the ministry of orphans around the world through donations and missions opportunities.

## THE CMOMA GIFTING PROGRAM

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

The CMomA Gifting Program objective is to give up to twenty \$5,000 CMomA Grants per year to eligible new parents adopting older children in need (age 3-17) or special needs children of all ages, both domestically and internationally.

## LOAN PROGRAMS

### AMERICA'S CHRISTIAN CREDIT UNION

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

The America's Christian Credit Union is the leader in adoption loans. These are typically low interest unsecured loans. They will also help figure out if another type of lower interest secured loan is better for you.

### ABBA FUND

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

The ABBA Fund provides interest-free covenant loans to Christian couples who are called by God to expand their families through adoption and who need help with the "cash flow crunch" posed by adoption expenses.

### A CHILD WAITS FOUNDATION

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

The foundation provides low interest loans for families who have exhausted other financial options and could not proceed with their adoption without additional help. The foundation will loan \$12,970 or up to 50% of the cost of the adoption, whichever is less, with a repayment term of no more than five years. The adoptive parents must provide the initial funds to adopt. They must be working with an adoption agency licensed in the state of operation, and if approved, funds will be dispersed just prior to finalization of the international adoption. Eligibility is based upon both financial need and credit history

### HEBREW FREE LOAN ASSOCIATION

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

Provides interest free loans to Jewish families living in Northern California who are adopting domestically or internationally.

### NATIONAL ADOPTION FOUNDATION (NAF)

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

Loan programs and credit card loans are open for any expense an adoptive family may have before, during or after their adoption is finalized. The NAF offers the Adoption Assistance Loan through American General Financial Services. This is actually a general credit-based loan that can be used for any purpose once the funds are dispersed to you.

### OXFORD ADOPTION FOUNDATION

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[www.oxfordadoption.com](http://www.oxfordadoption.com)

Oxford offers no interest or low interest loans for international adoptions, based upon financial need. Oxford will generally lend up to \$5,000 per child, up to a maximum of \$12,970. The typical loan terms

are 0% interest for the first three years, 3% interest for the next three years, and 6% interest for the final three years, for a maximum loan term of nine years. Adoptive parents should try to obtain funds from all other sources before contacting Oxford, as they lend only the final amount of money necessary to complete the adoption where all other financial resources have been exhausted.

## SPECIAL NEEDS ADOPTIONS

### NORTH AMERICAN COUNCIL ON ADOPTIVE CHILDREN STATE ADOPTION SUBSIDY

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[www.nacac.org/adoptionssubsidy/adoptionssubsidy.html](http://www.nacac.org/adoptionssubsidy/adoptionssubsidy.html)

NACAC's Adoption Subsidy Resource Center. Check to see if your state will provide one-time reimbursement for non-recurring subsidy of an adopted child. Amounts vary by state up to \$2000 per child, and require that the child meet state criteria of having a "special need" to receive the subsidy. In nearly all instances, internationally adopted children are not eligible for these subsidies.

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### SPARROW FUND

This group provides grants for the expenses to review a child's pre-adoption medical records.

<http://www.sparrow-fund.org/serve.html>

## MILITARY ADOPTIONS

### MILITARY ADOPTION REIMBURSEMENT PROGRAM

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[www.militaryfamily.org/your-benefits/adoption/](http://www.militaryfamily.org/your-benefits/adoption/)

Within this program, the military will reimburse active-duty personnel for most one-time adoption costs up to \$2000 per child. Travel costs, foreign or domestic, are not covered. If you adopt more than one child, only up to \$5,000 can be reimbursed in a given year, even if both parents are in the military. Reimbursement is made only after the adoption is finalized and only if the adoption was completed through a state or a non-profit licensed adoption agency. Fees that can be reimbursed include adoption, legal, and placement fees, court costs, and birth mother expenses. Eligible personnel should complete DD form 2673 (Reimbursement for Adoption Expense). Contact your local Personnel Support Unit for more information.

Certain Immigration fees are waived for adoptive military families.

## FUNDRAISING

### ADOPTION BRIDGE

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

AdoptionBridge is a website where you can tell your adoption story, post pictures, videos, and keep people informed about what's going on. You can accept donations from your friends and family, and these funds are sent to Nightlight. Set up a page for your adoption, and then send the link to all your friends, church members, family, etc.

### ADOPT TOGETHER

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

Adopt Together is a website where you can tell your adoption story, post pictures, videos, blogs and keep people informed about what's going on. You can accept donations from your friends and these funds are sent to Nightlight. Set up a page for your adoption and then send the link to all your friends, church members, family, etc.

### A MOTHER'S LOVE

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[www.amotherslovefundraising.com](http://www.amotherslovefundraising.com)

An adoptive mom who helps people all across the country through fundraising to defray the cost of their adoptions. She will supply fundraising flyers and catalogs at no charge.

### KINGDOM KIDS

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

Kingdom Kids has developed a program by which prospective adoptive families raise funds for their adoption. Once you decide on an agency and program the process of fundraising can begin. The first step is to obtain a fund raising packet. Next you will develop a support letter which explains your situation and the details of your adoption and send to your prospective donors. All donations are sent directly to KK, are tax-deductible and are used at Kingdom Kids discretion.

## ADDITIONAL INFORMATION

### ZOE FOUNDATION

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

This organization assists families who are adopting children with Down syndrome.

## MAKING DONATIONS TOWARD AN ADOPTION

Family and friends can make a donation toward an adoption by donating to a non-profit organization, which, in turn, will contribute to your adoption. For donors to receive a tax deduction, they must make their checks payable to the non-profit organization. DONORS MUST NOT WRITE the adoptive family's name on the check. The donor can place the adoptive family or child's name on a sticky note and then place it on the check. Adoptive families CANNOT donate toward their own expenses. However, ask your agency if any part of the agency's fees is tax-deductible donations.

As a 501(c)3 non-profit organization, the organization or agency collecting the funds must have complete control over the funds and is in no way obligated to place the donated funds toward the adoptive parents' adoption expenses. If the family for some reason does not proceed with an adoption, then the donations cannot be returned to the donor.

If a family member is 70 ½ or older, there is a further incentive for that relative to make a donation: Congress has reinstated the IRA Charitable Rollover for 2010 and 2011. Those 70 ½ and older can distribute funds *directly* from their IRAs to a tax-exempt entity. The transfer will count toward the person's minimum required distribution and will not count as taxable income. The person will receive the equivalent of a charitable deduction even if that person does not itemize deductions on the donor's tax return. The extension of the IRA Charitable Rollover allows gifts made by January 31, 2011, to be treated as 2010 donations.

## RESOURCES AFTER YOU ADOPT IN SC

Not only is adopting expensive, but the care of a child can also be expensive. Listed are some resources that can help reduce the expenses of caring for a child—especially a child with special needs.

### TEFRA

This program provides financial resources through Medicaid to pay for medical and therapeutic interventions and prescriptions for qualified children. Eligibility is based on your child's income—not yours. However, your child cannot have funds in a savings account; otherwise, based on the amount in the saving account, your child will not be eligible. If your child does have funds in an account in his name, it can take a few years before your child becomes eligible.

Regarding TEFRA in SC, a mother obtained TEFRA but it took her from January to July 2010; fortunately, the benefits were retroactive to November 2009. TEFRA is secondary insurance, and, in some cases, will cover portions that the employer insurance will not.

This mother also added that after you are approved, you must select an insurance plan through TEFRA. What the family was not told is that they could ask for the original Medicaid plan. The original Medicaid plan was the only one that was accepted by the service and health care providers from whom the child was already receiving services.

When signing up for insurance through TEFRA, those affiliated with the other insurance programs through the TEFRA program tried to discourage this family from sticking with the original Medicaid

plan by offering them gift cards and personal care items. But, of course, there is no value in selecting a plan that will not cover your child's treatment. Furthermore, do not automatically accept one of the plans listed through the TEFRA call-in-number that reportedly indicates that your child's physician or other health care providers will accept this plan. Check with your child's health care providers directly to see which plans they accept. This family found that there was a huge discrepancy in what plan the child's physician and other service providers would accept and what the TEFRA list indicated.

A good contact resource to learn about these benefits is from Family Connections. The website states that if you would like to talk to another parent whose child has TEFRA contact Family Connection at 1-800-578-875.

<http://www.hdwg.org/catalyst/resources#general>

## EARLY INTERVENTION PROGRAMS

These programs are provided at minimum to no cost to families regardless of income. Your insurance may first be used to cover expenses.

**BABYNET** This program is for children birth through 36 months of age who may have developmental delays or other issues such as sensory integration problems Children can receive in-home services including occupational, physical and speech therapy. If you believe that your child may need early you can have your child evaluated at no cost to you.

<http://www.scfirststeps.org/BabyNet.html>

## SC FIRST STEPS TO SCHOOL READINESS

This program is coordinated with BabyNet but is for children 36 months old and older who need extra services due to developmental delays and other issues. To contact your regional office, go to [www.scfirststeps.org/babynet.html](http://www.scfirststeps.org/babynet.html) and click on the map to find the location and number.

### **State BabyNet Program**

1300 Sumter St, Suite 100  
Columbia, SC 29201  
803-734-0479 803-734-1431 (fax)

### **Greenville and Pickens Counties**

Center for Developmental Services  
29 N. Academy Street  
Greenville, SC 29601  
864- 331-1450

## RESOURCES AFTER YOU ADOPT IN COLORADO

The Early Intervention Services booklet is an easy-to-read guide on the services your child who is under 36 months old can receive. If your child is more than 36 months old, there are other services also available. [http://www.eicolorado.org/Files/Guidebook%20II\\_FINAL.pdf](http://www.eicolorado.org/Files/Guidebook%20II_FINAL.pdf)

