

Popular Resources for Adoption Funding

1. ***A Child's Desire*** www.achildsdesire.com
Offers grants for parents who are willing to adopt special needs children, difficult to place children and those over age 8 years. Adoption grants are also available to nonprofit agencies and to fundraising programs for adoptive families.

1735 1/2 Washington Street, Natchitoches, LA 71457
Phone: 318.354.1229.
3. ***A Child Waits Foundation*** www.achildwaits.org
Offers low-interest loans for international adoptions. Awards up to \$10,000 per child. Loans are designed for families who may not have sufficient funds to pay outright for an adoption, but are able to financially support an adoptive child and repay the adoption loan.

1136 Barker Road, Pittsfield, MA 01201
Phone: 866.999.2445 518.794.6243.
4. ***Adoption Friendly Workplace***
Offering information and tools to help employers establish a company adoption benefits policy, or for Employees to propose one to an employer.

4150 Tuller Road, Suite 204, Dublin, Ohio 43017.
Phone: 877.777.4222
5. ***Adoption Funds for Ministers***
Offers resources to Southern Baptist Ministers and Missionaries
6. ***Adoption Learning Partners*** www.adoptionlearningpartners.org
Offering a free class to teach changes to the adoption tax credit. The course helps consumers determine adoption tax credit eligibility. Demonstrates how the adoption tax credit applies in to different types of adoption and varying financial situations. Prepare for year-end planning to better work with a tax professional.
7. ***Adoption Subsidies*** www.nacac.org/adoptionsubsidy/adoptionsubsidy.html.
North America Council on Adoptable Children offers information on adoption subsidies. Children with special needs may qualify for an adoption subsidy to help adoptive parents pay for ongoing treatments. Adoption subsidy agreements must be negotiated with the placing agency before the child's adoption is finalized.

8. **Affording Adoption Foundation**

9. **America's Christian Credit Union**

www.americaschristiancu.com/personal/loans/adoption-loans.html

Offers affordable solutions in the form of loans for families pursuing international and/or domestic adoptions. Applicants are required to become members of the credit union and must sign ACCU's Statement of Faith. Adoption loans, available up to \$50,000 for terms up to 60 months at competitive interest rates. Applicants must meet credit standards set by ACCU. Once approved, loan proceeds will be immediately available to the borrower. Repayment of principle and interest begins as soon as the loan is disbursed. Visit the ACCU website for more information or contact ACCU via telephone.

2100 E. Route 66, PO Box 5100, Glendora, CA 91740-0808

Phone number 800.343.6328

10. **American Adopting Orphans**

www.orphans.com/info_finasst.html

Determinations for individual families to receive grants to help with adoption costs occur each quarter at the Board of Advisors office.

11. **Automatic Savings Accounts**

Financial planning can include saving accounts. Several banks, including Wachovia and Bank of America offer automatic savings accounts where funds from your checking account are automatically transferred into the consumer's savings account. The amounts transferred can be as much or as little as you like, but it all adds up. As an example, Wachovia's program called "Way 2 Save," transfers \$1 to your savings account anytime you use your debit or check card or any time a bill is paid online. Bank of America's plan rounds purchases up to the nearest dollar and transfers this amount to your savings account. Ask your local bank to see if they have a similar program, or open a new account at a participating bank and start putting money away for an adoption.

12. **ARC of Hope (formerly The Cadman Foundation)** www.thearcofhope.org

This foundation provides matching grants and fundraising assistance to offset the cost of international adoptions. Bringing together orphaned children with married Christian couples who are starting or expanding their families.

13. **Ava's Hope**

Married couples seeking to adopt a child from overseas, but can't afford to do so for any reason, are eligible to apply to become Ava's Hope Family.

14. **Brittany's Hope**

www.brittanyshope.org

Created in 1999, Brittany's Hope offers grants for specific children, but does not offer grants directly to families in the process of adopting a child. The money is placed on waiting children submitted to us, by placing agencies, in the hopes of getting potential families interested in the child. If you are interested in adopting a waiting child with

special needs, ask your agency to submit the child for consideration.

15. Both Hands Foundation

16. Cade Foundation

Tinina Q. Cade Foundation's Family Building Grant, provides up to \$10,000 per funded family to help with cost of medical fertility treatment and/or the cost of domestic adoption.

17. Caroline's Promise

Provides Christian couples in the process of adoption with grants from \$3,000 - \$5,000 grants throughout the year to Christian couples who are in the adoption process. Currently accepting applications from couples who live in North Carolina.

18. Child Welfare League Of America

Offers adoption resources and adoption advocacy for prospective adoptive families.

19. Creative Financing

Financing and adoption by raising funds through enterprising activities such as buying items from garage sales and selling them on eBay, bake sales, car washes, organize an adoption "walk-a-thon," with family and friends collecting pledges for every mile walked, or take on a part time job while waiting. Ask Grandparents or other family members and friends for assistance. Ask friends and family to donate their frequent flyer miles to pay for adoption related travel. Tap into 401k funds

20. Employee Benefits

www.adopt.org/workplace

Ask your employer for Adoption Benefits. For help on ways to ask your employer, see the National Adoption Center's adoption and workplace initiative. In addition, read Elizabeth Mair's article "How to Lobby Your Employer for Adoption Benefits"

21. Family Legacies

Grants for families in Canada. Provide interest free loans to couples who practice the Christian faith and are called by God to expand their families through adoption, who might otherwise not be able to adopt.

22. Federal Adoption Tax Credit

www.irs.gov/taxtopics/tc607.html

The United States offers a Federal Adoption Tax Credit which can be used to offset the cost of adoption for qualifying families. The amount of the credit, terms, and eligibility has historically changed from year to year. In general, the tax credit is designed to offset necessary and reasonable adoption expenses such as adoption fees, court costs, attorney's fees and travel expenses. Of course, income limits and other rules apply. It is recommended you consult your tax advisor to evaluate your individual situation. Before paying for adoption related expenses, consider who will be filing the tax return. All checks should be written by that tax payer. Jointly filed returns will not encounter this problem.

In 2012, the Adoption Tax Credit was made permanent. Currently, adoption Tax Credit Amount are as follows: 2011: \$13,360 (refundable) 2012: \$12,650 (non-refundable) 2013: \$12,970 (non-refundable). The Adoption Tax Credit was refundable only through 2011. Unused credit may be carried forward up to five tax years. For more information on the tax credit, see Form 8839, *Qualified Adoption Expenses* located on the IRS website: www.irs.gov/taxtopics/tc607.html or contact your tax advisor.

Internal Revenue Service
Phone: 800.829.1040

23. Federal Employee Adoption Benefits

www.opm.gov

24. Feng LiLi

Meets quarterly or on demand, when necessary to review applications. (Request Application by mail only).

80 Laurel Avenue Forest, IL 60045
Phone: 847.482.0500

25. Fore Family Foundation

www.foreadoption.com

26. Founding Family

www.foundingfamily.org

Limited adoption funds are available at any given time. Contact organization for funding availability, or submitting an application for future review. Application fee \$25.

27. Gift of Adoption Fund

www.giftofadoption.org

Offers Grants based on financial need for both Domestic and International Adoptions. An average of eight grants are awarded every month, with grant amounts ranging from \$1,000 to \$7,500 with the average grant being \$3,500. Applicants are approved for a grant by demonstrating a financial need, or situational hardship, and must have an approved home study by a qualified and licensed Agency before application.

Gift of Adoption Fund. P.O. Box 567, Techny, Illinois 60082.
Phone: 877.905.

28. Global Orphan Outreach

www.globalorphanoutreach.com

This organization finds, researches and submits grant applications on behalf of prospective adoptive parents. The organization fills out all grant paperwork and applies on behalf of the family. The aim is to simplify the process for the family. When the grant applications is completed and the application ready for signature the family signs the application and mails them in the preaddressed envelopes. This service is available for any family adopting internationally or domestically.

Donna Barber, W6126 Harban Road, Tony, WI 54563,
Phone: 715.415.4401

29. God's Grace Adoption Ministry

www.ggam.org

Helps Christian families with the financial burden of adoption by assisting the family with adoption grants or assistance, and adoption fundraising. God's Grace, works in cooperation with the family's chosen adoption agency to assist with financial needs financial needs. Depending on individual family needs, financial assistance may be provided in the form of grants and/or interest free loans.

P.O. Box 4, Modesto, CA 95353

Phone 209.572.4539

30. Golden Dawn

www.goldendawnaa.org

Grants up to \$2,000.00 for Christian and LDS families wishing to adopt a special needs child. Grants available quarterly. A family must have already accepted a referral for a special needs child in order to be awarded a grant. Application are available on Golden Dawn's website.

31. Grants for Adoption Foundation

32. Hand in Hand Christian Adoption Inc.

This organization works to put together private donors, churches, friends of the adoptive family and the adoptive couples. This organization does not place children with family, but instead works with families who are in the process of adoption. Their goal is to help with the financial burden, and their aim is to make the process more affordable.

33. Help Us Adopt.Org

www.helpusadopt.org

National non-profit 501(c) 3 providing financial assistance through grants to qualified individuals and couples. Grants for international, domestic, special needs and foster care children. Grants up to \$15,000 are awarded twice a year in June and December. Families must demonstrate a financial need and have an approved home study.

P.O Box 20435, New York, NY 10021

Phone: 917.684.5484

34. Helping Kids Cope

www.helpingkidscope.com

Assists families with domestic adoptions by awarding grants. Family must have an approved home study to be considered for a grant.

35. Home for Good Foundation

www.hfgf.org

Provides support for families who wish to adopt, but are unable to financially afford the cost of adoption. Their focus is the adoption sibling groups, or older children with special needs who have a low chance of being adopted without their intervention. They offer loans, matching funds and grants. Their mission is to encourage more families to consider these types of children and adoption opportunities.

697 E. Intervale Rd, Grants Pass, OR 97527-9022

Phone: 541.479.5926

866.999.2445

36. ***"How to Make Adoption an Affordable Option"*** www.nefe.org/adoption
A booklet from the National Endowment for Financial Education. It is available on the Web or can be ordered from: Consumer Information Center (Item #508-F)

Phone: 888-878-3256.
37. ***Ibsen Adoption Network*** www.angelfire.com/home/ibsen
Provides Grants for residents of Washington State. The organization provides funds for financial assistance with adoption expenses, and emotional support and education for families wanting to adopt waiting children. The grant committee meet twice a year to consider applications. To apply write to Ibsen for an application.

2730 French Rd. NW Olympia, WA 98502
Phone: 360.866.7036
38. ***International Adoption Assistance Foundation, Inc.***

Contact: Donald L. Parker or Linda J. Bushy – Directors
6420 Tokeneak Trail, Mobile, AL 36695 – 2940
Phone: 334.633.4300
39. ***Katelyn's Fund*** www.katelynsfund.org
Provides financial grants up to \$3000.00, to defray the cost of adoption. In addition, they provide emotional support. Grants only available to Christian, Married, Heterosexual couples. They speak for the fatherless, advocating that all children, regardless of circumstance, race, or origin, deserve a loving, Christian home. In person interview is required.
40. ***Kingdom Kids Adoption Ministries***
Provides grants, the amount of which is determined by cost of the adoption, adoptive family's financial situation, needs of the child, and family's fundraising efforts undertaken.

1417 N. Lincoln, Spokane, WA 99201.
Phone 509.465.3520
41. ***Lifesong for Orphans*** www.helpusadopt.org
Provides interest free loans and matching grants to help with the financial cost of adoption. Matching grants are provided as an innovative tool to encourage an adoptive family's church family to aid in prayerfully and financially support the adoption. Interest-free loans range from \$2,000-\$4,000.

202 N. Ford St. Gridley, IL 61744
Phone: 309.747.3556

42. **Little Flowers** www.littleflowers.org
For married Catholic couples who can demonstrate a financial need, or for special needs adoption.
43. **Los Ninos** www.losninos.org/locating_funds.html
44. **Lost Stork Foundation**
45. **Military Family Subsidies** www.nmfa.org
Effective December 5, 1991, a permanent adoption reimbursement program for active duty members of the military services was established. The program is for active duty Service members incurring adoption expenses for a child under age 18 years. The member may receive reimbursement for qualifying expenses, up to \$2,000 per child. Couples, where both spouses are active duty service members, may not receive program reimbursement totaling more than \$5,000 in any calendar year. Eligible Active duty services members can service in all branches including US Coast Guard, and commissioned officers of the Public Health Service and the N.O.A.A.
- The Department of defense has an official instruction (DoD Instruction number 1341.9) outlining the reimbursement policy, and leave guidelines. Recent legislation provides for an allotment of non-chargeable leave for 21 days, for service members adopting a child.
- For additional information go to <http://www.nmfa.org>
46. **National Adoption Foundation** www.fundyouradoption.org
Foundation provides financial assistance, and support services for families, through all stages of adoption. Programs are available for families adopting domestically and internationally, and for infant and foster care adoptions.
47. **National Endowment for Financial Education** www.nefe.org
48. **North American Council on Adoptable Children**
Subsidies for special needs children in Florida.
www.nacac.org/adoptionssubsidy/stateprofiles/florida.html
49. **One World Adoption Fund** www.owaf.org
50. **Open Arms Children's Charities** www.open-arms.org
51. **Our Creator's Hope** www.ourcreatorshope.com
Financial Grants for married Christian couples with an approved home study. The organization reviews applications quarterly. They believe it should not be necessary to incur debt in order to give a child a home. Grants based on availability of funds. Awards in the region of \$1,000-\$10,000 to qualified families for domestic and international adoptions.
939 Cedar Bend Rd S, Southside, AL 35907.

52. **Parenthood for Me** www.parenthoodforme.org
This organization provides financial support in the form of grants for fertility treatments and adoption. In addition, they provide emotional and educational tools.
53. **Pathways for Little Feet** www.pathwaysforlittlefeet.org
54. **PNC Bank**
PNC is an adoption friendly bank providing adoption loans and assistance to aid families organize their personal finances. Interested families should contact their local branch
55. **Richard Stillman Foundation** <http://www.adoptionfinancing.org/af/index.htm>
56. **Show Hope** www.showhope.org
Grants for adoption expenses based on financial need to qualifying families. Must be in the process of an international or domestic adoption. Size of grants awarded varies, but based primarily on need.

PO Box 647, Franklin, TN 37065
Phone: 615.550.5600
57. **State Tax Credit**
In addition to the Federal tax credit for adoptions, various states have tax credits for adoptive families. Some states restrict tax credits to those adopting from foster care systems. Contact your tax accountant or states office form more information.
58. **Syracuse University Adoption Assistance Benefits**
Syracuse University, NY offers their employees adoption grants. These grants are only available for eligible employees. In addition, they offer time off to care for an adoptive child. Other Universities may offer similar plans.
59. **Target Corporation** Target
Offers Adoption Grants for Target employees. The Grants are available for Level 3 employees, and are for \$3,000.00. Target retail outlets include Mervyn Department Stores, Marshall Field and Target.
60. **The ABBA Fund** www.Abbafund.org
The ABBA fund provides financial assistance for Christian parents believing God has called them to adoption as a way to grow their family. The aim of the grant is to help with the adoption expenses. In addition, they help churches establish their own adoption funds.

P.O. Box 78800, Charlotte, NC 28271-704
Phone: 888.775.3422
61. **The Boatner Family Foundation**
Must have an approved home study, a financial statement and complete a formal

application. The Agency provides grants from \$1,000 to \$10,000. For information contact:

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

62. *The Harvard Adoption Assistance Plan*

Grants for eligible Harvard employees to help with the cost of adoptions. Assistance up to \$5000.00 is offered in the form of grants. Exclude step child adoption. Employees do not need to prove financial need. The University's plan is administered by the University's Office of Work and Family. Eligible employees include: faculty, professional staff, administrative staff, members of HUCTW and non-bargaining unit support staff.

63. *The Micah Fund*

Promotes the adoption of African American and African American biracial infants and children by providing financial grants. Qualified couple must live in Minnesota. The organization provides families with support through fellowship and education.

64. *The Oath Ministry*

www.oathfairhope.org

In order to apply, adoptive families must have an approved Home Study.

65. *The Sparrow Fund*

Provides education and grants for families in financial need to help pay for the costs associated with adoption.

66. *Tinina Q. Cade Foundation (TQCF)* www.cadefoundation.org

Grants to assist couples with the costs associated with of fertility treatments and domestic adoptions.

67. *Topeka Community Foundation*

tcf@cjnetworks.com

Building Families Fund. Grants available for Christian families living in Kansas. Grants available to cover expenses involved in both domestic and international adoptions. Singles and Married couples may apply. Preference is given to childless couples. All grantees must have a strong Christian Faith. Applicants may email or call for an application, as these may change.

68. *Titus Task Foundation*

Adoption Assistance for adoptive families residing in Northwest Arkansas.

69. *Tomorrow is a Gift*

www.adoptionfamily.org

Barbara Burke, an adoptive mother to seven children, compiled a resource website with information on grants, and other useful information for prospective adoptive parents.

70. *United Way International*

www.national.unitedway.org/myuw

71. *Workers for Jesus*

www.workersforjesus.com/dfi/dfi_grants.htm

A resource for families adopting children who are deaf.