







FUNDING YOUR ADOPTION

A FINANCIAL GUIDE FOR YOUR JOURNEY



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lifeline

children's services

Where to Begin?

The financial cost — it's one of the biggest hesitations families express as they approach adoption.

Your hearts are willing. You're ready to take the next step in faith. But your head is stuck running the numbers.

We get it.

International adoptions can cost around \$35,000-\$50,000 and that amount can certainly feel overwhelming. You may be asking yourself, "How can our family raise that much money?" At Lifeline Children's Services, we are privileged to see how the Lord provides in each step of the process in a family's call to adopt.

From referral, to details of travel, to coming home, God uses the Body of Christ to provide a community of support. It doesn't always mean the process will be easy — it will most certainly involve waiting, hard work, and sacrifice, but we've seen God use the process to display His heart.

As you set out to plan financially for your adoption, we encourage you to look at where God is already at work in your life and how He's led you to this point. He's stirred in your heart the desire to make it here. He's created this opportunity. He's placed you in the community you are in and set your network around you. Sometimes the fears, questions, and anxieties can convince you to stay stagnant. We encourage you to take this time to evaluate the opportunities around you and pray through this process.

As you plan, feel empowered to draw your community into your adoption journey. The Body of Christ is called to care in this way. Your network will ultimately be the very people walking with you and investing in your family for years to come. They will be the biblical community that will impact the child you bring home. This is your team.

At the same time, we celebrate and recognize the spiritual practice of financial stewardship. In this eBook, you'll find guidance for how to make a financial plan for your adoption; real-life tips for ways to save; resources for grants/loans; and more.

Family Quote



"My wife and I wanted to adopt for our entire marriage, but the cost was overwhelming for two people both in graduate school... But I am convinced, and I tell other families, that if God has called you to adopt, finances will never get in the way. God's people are generous."



I am sure of this, that he who started a good work in you will carry it on to completion until the day of Christ Jesus.


- Philippians 1:6




Counting the Cost

As we prepare families for what's ahead financially, Lifeline considers the various payments that are required for an adoption and categorizes them as: agency fees, third-party fees, and travel fees.

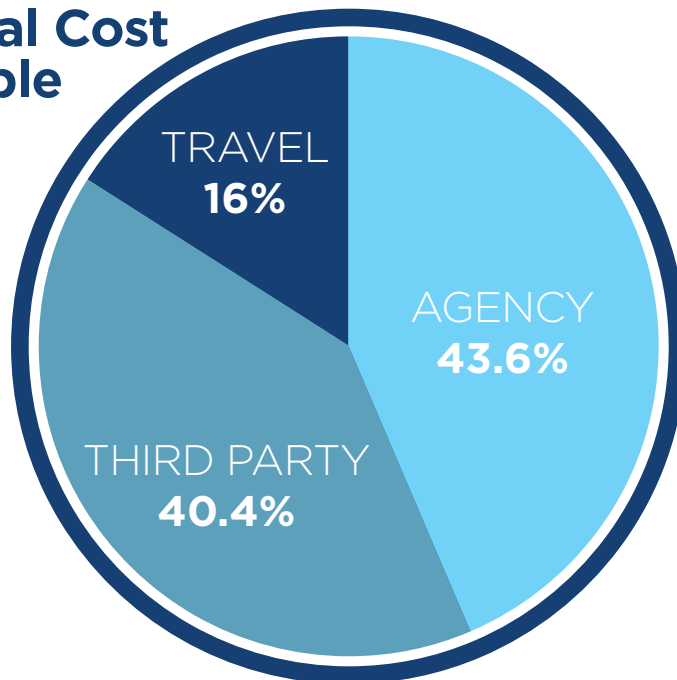
 **Agency Fees:** Fees paid directly to Lifeline for services rendered (these remain the same, regardless of country)

 **Third-Party Fees:** Payments to other entities (not paid to Lifeline) that are required to facilitate the adoption process (for example, Department of State, Immigration, Adoption Central Authority, child care)

 **Travel Fees:** Costs related to adoption finalization trip(s)

A Lifeline distinctive is that our families pay smaller payments as they progress through the adoption process. The payment schedule was designed in this way so that families have more manageable payments, instead of paying one large lump sum.

General Cost Example



(International adoptions can range in cost between \$35,000 and \$50,000)

Family Quote



“We started the home study and I immediately began searching for and filling out grant applications. ... I was turned down for some I thought we would get, and we were granted some I thought we didn't stand a chance for. ... Each family and each adoption is different, but God will provide financially. There is a tension between His sovereignty and your responsibility. You've got to do the hard work of searching, applying, praying, and waiting. And then trust that 'your Father knows what you need before you ask Him'" (*Matthew 6:8*).

Preparing a Plan

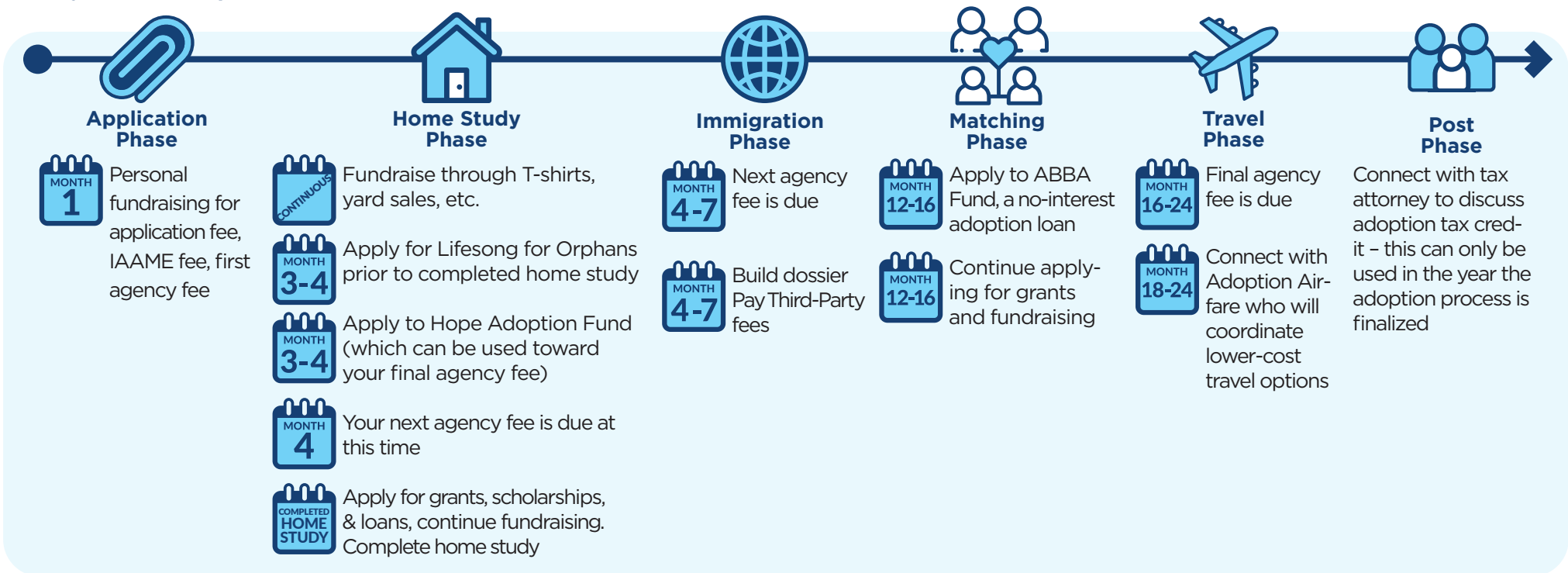
It's never too early (nor too late) to start planning for the cost associated with adoption.

Creating a financial plan early can help ease anxieties your family may have about the total cost associated with adoption. It helps make that large number more manageable.

 **Timely Tip** Write a detailed monthly budget (see a blank form in Appendix)

Creating a plan generates space in your life to focus on the most important parts of adoption: preparing your mind and heart for the new addition to your family; strengthening your marriage for the road ahead; educating yourself on the challenges to come. Having a basic financial structure in place gives you the freedom to engage in the entire process.

Every family's process looks different. This is a generic timeline for you to consider. Lifeline is ready to assist you as you work out the details of your financial plan.



As you see noted in the timeline above, your plan needs to be diversified — you don't need to rely only on your income, only on a grant or only through fundraising efforts. You need them all! A diversified plan also sets a foundation for the financial costs associated with bringing a child home, and raising that child for years to come. **So let's get started!**



REDUCE: Limit Your Expenses

The whole process of adoption is a process of sacrifice. Cutting back on the “extras” in your life positions your family to be able to ask others for help and creates margin for the years ahead as a family.

Some real-life examples:



The Caldwell Family, die-hard football fans, turned off their cable so they could save about \$100 a month.



One Lifeline family committed to drinking only water — no sweet tea, Coke, or coffee — at home and in restaurants. This helped them reallocate about \$2,500 to their adoption.



Moms and dads often stop going to their favorite coffee shop and make a pot of coffee at home instead.



One adoptive dad and his son started mowing lawns in their neighborhood, sacrificing their Saturday mornings, in order to raise money toward their family’s adoption.



A Lifeline family decided to cut back on eating out and instead began making traditional meals from the country where they were adopting from. They invited friends and family over for these special meals and it enabled them to share more about the country and culture, and provide an avenue for their community to give.



One couple offered weekend babysitting services for families in their church small group, and used any donations for their adoption.

USE THE CHART ON THE NEXT PAGE TO LIST THINGS YOUR FAMILY CAN CUT OUT.



Family Quote

“Raising support is a beautiful picture of the interdependence within the Church — blessing both the giver and the recipient.”



Things We're Going to Cut Out

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.

RAISE: Consider Your Community

As you reflect on the importance of your community (your “team”), begin to brainstorm the individual members of that community. It’s not just your immediate family. It might be your church small group, your trusted dentist, your next door neighbor, or even your grandmother’s best friend.



Timely Tip

After you make your own list, ask your close friends to do the same. You can ask your friends to reach out to their community to walk alongside you in the adoption process. You are not meant to walk this journey alone — God wants the Body of Christ to be involved. Let it be!

As you identify and grow your community of support, begin to brainstorm ways you can fundraise. Below is a small list of ideas that we would consider “essentials.” But let your creativity open the door to countless other avenues of fundraising. (See Appendix for more information.)



a. T-shirts: Connect with Fund the Nations, an organization that cares about adoptive families and helps them create unique shirt designs. This is a great way to fundraise, yes, but it’s also about your community buying into the “process” with you. They are, quite literally, on your team! It’s a huge encouragement when you see others wearing the shirt — they are committed and are a part of the process with you. Shirts can also be great conversation starters, allowing you and others to share about your adoption journey.



b. Yard sale: Hosting a yard sale offers the opportunity to grow your community. It opens the door to share your story, share the hope of the gospel, and share about the calling on your life to adopt. Invite your church small group and your neighbors to donate items to your sale!



c. Both Hands: Both Hands is an organization that connects families hoping to adopt with the needs of widows in the community. It’s a unique process that enables families to fundraise, a widow to be served, and a child to find his or her forever family.



Bear one another’s burdens, and so fulfill the law of Christ.

- Galatians 6:2



REQUEST: Apply for Grants

Applying for grants can feel daunting, but we encourage you to start early. There are various organizations that want to help you bring your child home, either through a matching grant, a direct grant, or an adoption loan. (See Appendix for more information.)



Matching Grants: These grants essentially double whatever your family fundraises. For example, if you are approved for a \$5,000 matching grant, whatever amount you raise (up to \$5,000) will be matched and applied toward your adoption fees. Most of these organizations want to see that your family is invested in the process.



Direct Grants: These organizations give money directly to your agency toward your adoption fees, and are not dependent on your fundraising. Show Hope offers direct grants for adoptive families. Grant entities usually have rolling application deadlines, so it's best to identify organizations ahead of time and make note of when they process and approve applications.



Adoption Loans: There are lending organizations that offer no- or low-interest loans for the purpose of adoption. These loans, sent directly to your family, must be paid back. We often see families utilizing this option toward the end of the adoption process and using the funds for travel.



Timely Tip

Apply for more grants/loans than you think you need.



Timely Tip

Write a strong cover letter about why your family is called to adopt, draft a detailed adoption testimony, and use our tool to develop a detailed adoption budget. You can use these across multiple grant applications.

Family Quote



“Beginning the adoption process ... can feel extremely daunting, but we have been blown away in continually seeing God’s amazing provision in the form of community, grants, and fundraising opportunities. We have found the adoption fees to be a unique way for us to allow others in our church, family, and surrounding community to join in this process with us in a tangible way. As people donate toward our adoption through their time, prayer, and resources, we are reminded that we are not alone on this journey.”



Extra Resources

Over the years, we've seen how diversifying your funding plan allows your family to prepare for each stage within your process. From grants to loans to scholarships, it's worth the time and effort to apply for these resources.

Lifeline has additional resources available on our website.



Adoption Tax Credit

We encourage prospective adoptive parents to speak to a tax professional about the adoption tax credit. For those who complete an adoption in 2020, for example, there is a tax credit of up to \$14,300 available per child adopted. The credit is not a refund, which means eligibility requires tax liability for the year in which the adoption occurred. However, the credit may be rolled forward for five years to decrease future tax liability. Many states and territories also offer credits and/or refunds against state tax liability.



Employer Assistance

We encourage prospective adoptive parents to contact your employer's HR director to see if your company offers any assistance with adoption fees. We also recommend checking the Family and Medical Leave Act (FMLA) details in your state and company. You may also find resources by searching the Internet for "employee benefit for adoption" and inserting the name of your employer.



Lifeline Caseworker

Your Lifeline caseworker knows your financial situation best. Reach out to your Lifeline team about other opportunities that may be beneficial to your family.

Family Quote



"When our family first started feeling called to start a process, we knew the cost component would be harder than the paperwork and maybe even the waiting. We couldn't imagine where the money would come from. But, like He always does — God went and made a way! We were blown away and reminded of the Psalm 'You hem me in behind and before.' As our funding came in, we saw how God surrounded us and provided for us from every direction."

FAQs

1) Why does adoption cost so much?

A: There are various fees associated with adoption (see page 4), but the ultimate goal of every adoption is a healthy process that is free from fraud and always serving the best interest of the child. Prospective families must be appropriately screened, educated, and equipped for life post-adoption. Under Hague Convention guidelines, U.S. agencies must also develop qualified adoption programs in order to place vulnerable children from other countries into the homes of U.S. families. The process of adopting from Hague countries requires an agency that has been accredited accordingly. Ultimately the adoption process is expensive because of the many aspects required and necessary to protect and serve the children who need families.

2) Are all the fees due at once?

A: At Lifeline, we specifically designed a fee structure to allow adoptive families to handle the costs of adoption in multiple payments (to the agency). We walk alongside families to assist them as they plan financially for their adoption. This process is a team effort — we want to see you complete this call on your life and we do everything in our power to make the costs more manageable.

3) How do I keep track of when fees are due?

A: A Lifeline fee sheet schedule will give you a detailed outline of what fees to expect throughout the process. As you move along the adoption journey, your Lifeline caseworker will help facilitate reminders of upcoming fees.

4) What happens if I change programs?

A: Each family's adoption journey is different, so consult with your caseworker about detailed questions. In general, Lifeline will work with your family to help identify what already-paid funds are transferable toward your new process. This is a Lifeline distinctive that many agencies do not provide.

5) Can I apply for grants prior to completing my home study?

A: Most grant entities require families to include a completed home study with their grant application. Because of this, we encourage families to work on applications during their home study and then submit once the home study is finalized. Through a special partnership, Lifesong for Orphans does allow Lifeline families to apply prior to home study completion.



Appendix

Matching Grants

Lifesong for Orphans – Ministry that offers “dollar-for-dollar matching grants to act as a catalyst in raising further funds for home study-ready families.”

<https://lifesong.org/adoption/>

Both Hands – Organization that matches the needs of widows in the community with a family hoping to adopt. Adoptive families gather a group of people in their support group to serve a widow in a tangible way (like painting, cleaning, landscaping, etc.). The family and team raise funds for their project day, and if approved, Both Hands matches those funds to go toward a family’s adoption.

<https://bothhands.org/>

HANDinHAND Christian Adoption Inc. – Organization dedicated to helping children find their forever families through helping Christian couples “carry the burden of the cost of adoption through matching grants and the raising of support.”

<https://www.handinhandadopt.org/>

Direct Grants

Show Hope – Organization that awards Adoption Aid grants to families already in the adoption process (home study or home study update is already completed). It has awarded grants to help more than 6,800 come home.

<https://showhope.org/our-work/adoption-aid/>

Gift of Adoption – Organization that monthly awards adoption assistance grants of up to \$10,000 to qualified applicants. No application deadline – and families are invited to apply any time after completing their home study.

<https://giftofadoption.org/apply-for-a-grant/>

JSC Foundation – Organization that awards grants up to \$20,000 to married Christian couples with an income of \$120,000 or less and who have a completed home study.

<http://fundyouradoption.tv/jsc-foundation/>

Fundraising

Fund the Nations – Custom design T-shirts for fundraising purposes. Every project includes free design and free shipping.

<https://www.fundthenations.com/>

Big Fish Coffee Co. – Offers wholesale pricing on coffee beans for adoption fundraisers. Contact orders@bigfishcoffee.com

Noonday Collection – Host a trunk show where a portion of sales will go toward your adoption.

<https://www.noondaycollection.com/host>

Loans

ABBA Fund – Typically used toward the end of the adoption process, ABBA Fund offers interest-free loans in the \$6,000-\$8,000 range for Christian adoptive families. Has only one application form to complete.

<https://www.abbafund.org/how-we-help/loans/>

Lifesong for Orphans – Ministry that offers “interest-free loans through covenant agreements where adopting families repay the loan through manageable monthly or annual payments.”

<https://lifesong.org/adoption/>

American’s Christian Credit Union – Offers adoption loans with rates as low as 6.49% APR and up to \$30,000; equity adoption loans; or an adoption line of credit with a 5-year repayment term.

<https://www.americaschristiancu.com/per>



Our Monthly Budget

For the Month of: _____

MONTHLY TAKE HOME PAY	
Income Source 1	\$
Income Source 1	\$
Bonus Income	\$
TOTAL	\$

DEBT		
	BUDGETED	SPENT
Credit Card #1	\$	\$
Credit Card #2	\$	\$
Car Payment #1	\$	\$
Car Payment #2	\$	\$
Student Loan #1	\$	\$
Student Loan #2	\$	\$
TOTAL	\$	\$

VARIED EXPENSES		
	BUDGETED	SPENT
Gas	\$	\$
Recreation	\$	\$
Dining Out	\$	\$
Clothing	\$	\$
Medical	\$	\$
Personal	\$	\$
Misc.	\$	\$
Misc.	\$	\$
Misc.	\$	\$
TOTAL	\$	\$

FIXED EXPENSES		
	BUDGETED	SPENT
Mortgage	\$	\$
Rent	\$	\$
Utilities	\$	\$
Cable	\$	\$
Internet	\$	\$
Phone	\$	\$
Insurance	\$	\$
Church/Giving	\$	\$
Tuition	\$	\$
TOTAL	\$	\$

ADOPTION FUNDS		
Total Needed		
	REQUESTED	RECEIVED
Fundraising	\$	\$
Matching Grants	\$	\$
Direct Grants	\$	\$
Loans	\$	\$
Scholarships	\$	\$
TOTAL REMAINING	\$	\$

SAVINGS		
	BUDGETED	SPENT
Emergency Fund	\$	\$
Retirement	\$	\$
College Savings	\$	\$
Misc.	\$	\$
Misc.	\$	\$
Misc.	\$	\$
TOTAL	\$	\$

TOTAL INCOME	\$
TOTAL EXPENSES	\$
AMOUNT ALLOCATED TOWARD ADOPTION	\$

