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### **Adoption Funding Resources**

*These resources were current as of January 2022. All text is copied directly from the resource's website. Resources and links provided here are for informational purposes only.*

#### **GRANTS**

Gift of Adoption – [www.giftofadoption.org](http://www.giftofadoption.org)

Our mission is to provide adoption assistance grants to complete the adoptions of vulnerable children – giving them permanent families and a chance to thrive. The Gift of Adoption Fund does not consider an applicant's marital status, gender, race, creed, national origin, religion, age, or sexual orientation when reviewing applications. Gift of Adoption Fund is a national 501(c)3 non-profit charitable organization. There are local chapters all over the country; as of July 2021, Gift of Adoption California has awarded \$348,600 in adoption assistance grants across California to complete the adoptions of 109 children.

Help Us Adopt - [www.helpusadopt.org](http://www.helpusadopt.org)

Help us Adopt is a national 501(c)(3) financial grant program that helps couples/individuals (regardless of ethnicity, gender, marital status, religion, or sexual orientation) with the cost of their adoptions by awarding grants up to \$15,000. We support domestic, international and foster care adoptions and do not charge our applicants to apply. Since 2007, we have awarded 457 adoption grants totaling over \$4.189 million.

#### **ADOPTION LOANS**

A Child Waits Foundation - <http://www.achildwaits.org/grantloan-program.html>

Offers low-interest adoption loans up to \$10,000 to help families cover the cost of adoption. Loans can be paid back as quickly as you choose for up to 5 years, at which point they must be paid off in full. A Child Waits Foundation also offers adoption grants up to \$5,000.

America's Christian Credit Union

<https://www.americaschristiancu.com/personal/loans/adoption-loans.html>

ACCU offers several low-interest adoption-specific financial products, including loans up to \$50,000, to help finance your adoption. ACCU also offers a \$500 adoption grant available to members.

Hebrew Free Loan of San Francisco - <https://www.hflasf.org/apply/loans-we-offer/adoption/>

Hebrew Free Loan of San Francisco provides zero-interest adoption loan (up to \$20,000) to families looking to adopt. Hebrew Free Loan is based on principles found in the Torah, in which we are commanded not to derive personal benefit — i.e. not to charge interest — when we lend money to assist those in need.

Lightstream - <https://www.lightstream.com/adoption-financing>

Offers adoption loans with low fixed rates for families with excellent credit. Loan amounts range from \$5,000 to \$100,000 with flexible terms. There are no origination fees or prepayment penalties.

SoFi - [www.sofi.com](http://www.sofi.com)

Offers low interest personal loans ranging from \$5,000-\$100,000. There are no fees and loans can be 3, 5, or 7 years. SoFi offers unemployment protection in the event that you lose your job.

Upstart - <https://www.upstart.com/>

There's more to you than just your credit score. Your education and job history are considered and allow you to get a lower rate. Upstart offers loans from \$3,000-\$35,000 with low rates. Fixed rates and no hidden fees or prepayment penalties.

## **FEDERAL ADOPTION TAX CREDIT**

*IRS Form 8839 and accompanying instructions:* <http://www.irs.gov/pub/irs-pdf/f8839.pdf>.

The federal Adoption Tax Credit is a one-time non-refundable permanent tax credit available for families that adopt a child. The amount of the credit varies each year, and different rules apply depending on the type of adoption: domestic infant, foster care, or international. With both domestic infant and international adoption, adoptive parents must be able to document "qualified adoption expenses." For U.S. private adoptions with qualified adoption expenses, you can claim the credit before finalization (or for a failed adoption) but you must wait one year after you incur the expenses. Many people use the tax credit to pay off any loans they used for their adoption expenses.

A non-refundable credit is one in which taxpayers receive a refund of federal income taxes, but only up to the amount of taxes they otherwise had due. In one year, taxpayers can use as much of the adoption tax credit as the full amount of their federal income tax liability, which is the amount on line 46 of the Form 1040 less certain other credits (such as the Child Tax Credit).

The IRS writes: "Qualified adoption expenses are reasonable and necessary expenses directly related to, and for the principal purpose of, the legal adoption of an eligible child. Qualified adoption expenses include: adoption fees, attorney fees, court costs, travel expenses (including meals and lodging) while away from home, and re-adoption expenses relating to the adoption of a foreign child."

*(information included from CAFO's FAQs: <https://cafo.org/2013/01/18/faqs-on-the-adoption-tax-credit/>)*

## **STATE ADOPTION ASSISTANCE**

<https://www.childwelfare.gov/topics/adoption/adopt-assistance/>

The US Children's Bureau maintains a database of adoption assistance by state to help prospective parents navigate various state and federal policies surrounding adoption. This includes explaining eligibility criteria for state-funded child welfare programs.

## **MILITARY SUBSIDIES**

<https://www.childwelfare.gov/pubs/f-milita/>

Active-duty personnel are reimbursed for one-time adoption costs, whether adopting an infant, a waiting child, or a child from abroad.

## **EMPLOYEE BENEFITS**

More employers are offering adoption benefits for employees, and the dollar amounts of these benefits are growing, with the average expense reimbursement now approaching \$4,000. Resources for help in lobbying for these benefits:

Adoption Friendly Workplaces

<https://davethomasfoundation.org/partner/become-an-adoption-friendly-workplace/>

Eligibility and Benefits for Federal Adoption Assistance

<https://www.nacac.org/resource/eligibility-benefits-federal-assistance/>

Government Adoption Assistance

<http://www.benefits.gov/benefits/benefit-details/822>

How to Lobby Your Employer for Adoption Benefits

<https://www.adoptivefamilies.com/adoption-process/lobby-for-employee-adoption-benefits/>

## **CROWDFUNDING (FOR ADOPTION GIFTS)**

Adopt Together - <https://adopttogether.org/>

AdoptTogether is the world's largest crowdfunding platform for adoption. Raise money for your adoption by turning crowds into communities. Create an AdoptTogether profile and invite your friends & family to make designated donations to bring your child home. Follow a few, short steps to create your profile and start collecting tax-deductible donations for your adoption today! AdoptTogether is a project of Hoping Hearts Foundation, an IRS approved 501(c)(3) organization.

Go Fund Me - <https://www.gofundme.com/c/blog/adoption-financial-assistance>

The largest and best known of all the personal crowdfunding platforms, GoFundMe allows fundraising for any kind of project or cause. GoFundMe provides plenty of tutorials and analyses of well-funded campaigns. Fundraisers keep all donations, minus payment processing fees of 2.9%, regardless of whether they reach their fundraising goal. And they're able to withdraw donations as soon as they receive them.

Pure Charity - <https://go.purecharity.com/>

Pure Charity makes it easy to setup and launch your adoption fundraiser, provides world-class tools to share updates, pictures, videos, features to invite new supporters, plugins for your blog and social media platforms, and up-to-the-minute fundraising statistics. Pure Charity takes 5% of your fundraising to pay for fees and administration costs. Pure Charity is authorized to accept matching gifts.

## CHRISTIAN RESOURCES

ABBA Fund - [www.AbbaFund.org](http://www.AbbaFund.org)

ABBA Fund helps provide adoption assistance for Christian families. The ministry is best known for our interest-free adoption loans to help with the final costs of an adoption, but very popular also are the Family Adoption Funds that can be set up as part of our Christian Family Adoption Grant Fund. More than \$6.5 million+ in adoption assistance has been provided since 2004 to help Christian families overcome the financial burden of adoption.

*Interest-Free Loans* – Simply put, Christian families helping other Christian families adopt ... these are the cornerstone of ABBA Fund's efforts. These loans are typically no more than 1/3 of the overall cost of the adoption, and average in the \$6,000-\$8,000 range.

Both Hands Foundation - <http://www.bothhandsfoundation.org/>

A Different Kind of Adoption Fundraiser: A family answers the call to adopt and applies to host a Both Hands project. Sponsorship is raised while serving a local widow. 100% of the funds raised support the cost of the adoption. Over 1,000 families in 44 states have successfully completed a Both Hands project. The family and their team raise sponsorship for their project day through sending letters and sharing their fundraising webpage, raising an average of \$20,555 (2021).

1,379 orphans are one step closer to home. 1,237 widows have been blessed with a day of service. 1,041 families have raised \$14.8 million for adoption and orphan care. We raise our own funding separately, so no administrative fees are taken from donations to projects for adoption or orphan care causes. Both Hands is a registered 501(c)3 organization.

God's Grace Adoption Ministry - <https://ggam.org/>

Building God's Kingdom...One Child at a Time. God's Grace Adoption Ministry, Inc. was established in 1998 as a non-profit organization dedicated to helping place orphaned children of the world into forever families. GGAM is not an adoption agency, but rather works in cooperation with the agency to assist with the family's financial needs. GGAM seeks to help Christian families overcome the financial burden of adopting children. GGAM believes that the placement of children into Christian homes ministers to their physical needs, but more importantly, influences their lives eternally for the Kingdom of God. Help is available in the form of adoption grants. GGAM has given \$1,303,876 in grant funds, helping 312 families adopt! God's Grace Adoption Ministry is recognized by the IRS as a 501(c)(3) non-profit organization.

Lifesong for Orphans - <https://lifesong.org/adoption/>

We award dollar-for-dollar matching grants (up to \$12,000) which act as a catalyst in raising further funds for homestudy-ready families. As donations come in for specific families, matching grant money becomes available. We also offer interest-free loans through covenant agreements where adopting families repay the loan through manageable monthly or annual payments. For crowd-funding, we provide mySTORY access—a free online giving platform exclusively for approved families. Donations tie directly into a specific family's Lifesong Family Fund Account. Lifesong is a 501(C)3 non-profit ministry.

Pathways for Little Feet - <https://pathwaysforlittlefeet.org/families/>

Pathways for Little Feet mission of providing sustainable care for orphans manifests itself in three primary ways—Pathways Family Fund, Pathways Family Care, and Little Farms for Little Feet. In our genesis, we saw that there were many families wanting to adopt, they just lacked the financial means to do so. This led to the creation of our Perpetual Family Fund. It is an interest-free loan program (up to \$8,000) for eligible adopting families that maximizes the benefit of each dollar contributed by reusing it time after time as the loan is repaid, helping child after child join a loving family. With Pathways Family Care, we also provide pre/post emotional and spiritual care and support to our families as they navigate this new season of life! Farms for Little Feet focuses on care and support for “aged out” orphans.

## **OTHER RESOURCES**

Abba Fund Adoption Resources - <https://abbafund.org/adoption-resources/>

While this resource spotlight is by no means comprehensive, these are some of the most common referrals from the ABBA Fund community that we share with the families God brings to us. We would also encourage you to familiarize yourself with the Christian Alliance for Orphans’ Agency & Ministry list of our peer organizations who share our heart and values for adoption, foster care and orphan care.

Adoption Grants List – by Julie Gumm

Author of “You Can Adopt Without Debt: Creative Ways to Cover the Cost of Adoption”  
<http://www.juliegumm.com/resources/grants/>

Creating a Family - <https://creatingafamily.org/adoption/>

Creating a Family is the national adoption & foster care education and support nonprofit. Our mission is to strengthen and inspire adoptive, foster & kinship parents and the professionals who support them. Our vision is that every adopted and foster child has a family who understands their unique gifts and challenges and is equipped to help them thrive. All of our resources are expert-based and trauma-informed. We are a 501(c)(3) nonprofit. Creating a Family does not discriminate against age, race, religion, gender, sexual orientation, disability or national origin.

*Specific to affording adoption:* <https://creatingafamily.org/adoption/resources/affording-adoption-and-tax-benefits/>