Federal Adoption Tax Credit:
The adoption tax credit was established in 1997 to help offset the cost of adoption and has helped thousands of American families afford adoption expenses. This credit applies to nearly all types of adoption (the exception is step-parent adoption). Under the American Taxpayer Relief provision, the adoption credit was made refundable, meaning that it will only benefit adoptive families who have a federal income tax liability. The credit is not a deduction but rather a dollar-for-dollar reduction in the amount of federal taxes owed for the year. Since the tax credit is permanent, it has no expiration date, but Congress still can choose to make changes in future legislation. Please check with your tax preparer for more information and assistance.

Employer Assistance:
More employers are providing adoption benefits for employees. Benefits may include time off to care for a newly adopted child or even cash reimbursements for adoption expenses. The late Dave Thomas, founder of Wendy’s restaurants and proponent of adoption benefits for employees, urged employees to simply approach their employers and ask for adoption benefits. Each year, the Dave Thomas Foundation for Adoption announces a list of employers with the best adoption benefits in the United States.

Military Subsidies:
According to the National Military Family Association, the U.S. military will reimburse active-duty personnel for most one-time adoption costs — whether adopting a domestic infant, an older child in the U.S., or a child from another country. Travel costs, foreign or domestic, are not covered. Reimbursement is made only after the adoption is finalized and only if the adoption was completed through a state adoption agency or a nonprofit private agency. An adopted child with special needs may be eligible for monthly financial assistance under the military’s Program for Persons with Disabilities. Furthermore, the military’s Exceptional Family Member Program is designed to ensure that the adoptive families of children with special needs are assigned to duty stations where the child’s needs can be met.

Financial Assistance
Bethany Christian Services believes that finances should never be a barrier to families who want to adopt a child. With proper financial planning, adoption can be an affordable option for many families. The following pages include some of the resources available to help alleviate the expense of adoption.

*Adoption has a multitude of factors that determine the final costs. Please contact your local Bethany office for information on adoption fees specific to your location and personal situation.

www.irs.gov
www.davethomasfoundation.org
www.militaryfamily.org
The Abba Fund* provides financial assistance to Christian couples who need help with adoption expenses. Adopting couples may request financial assistance in any amount, and financial assistance is determined by both the couple’s needs and the resources available to the ABBA Fund. The couple must be committed to raising their children in accordance with Scriptural principles. Financial assistance provided by the ABBA Fund is interest-free.

www.abbafund.org

America’s Christian Credit Union* (ACCU) offers adoption loans for families who need assistance to complete an adoption. Credit union membership is required and, as a faith-based organization, ACCU asks applicants to sign their statement of faith.

www.americaschristiancu.com

Caring Connection, funded by Bethany Christian Services donors, provides financial assistance to families committed to adopting children with special placement needs. Grants are awarded based on the level of specific needs the child has and on the needs of the family interested in adopting.

caringconnection@bethany.org

HelpUsAdopt.org* is a national nonprofit financial assistance program that will provide qualified couples and individuals with grants towards their adoption expenses. To begin the application process, you must have a complete certified home study that has been approved by a qualified agency or licensed professional in the state in which you reside. NO APPLICATION WILL BE CONSIDERED WITHOUT THIS. Grants are awarded twice a year in June and December. Applications are free and can be accessed online.

www.helpusadopt.org

The National Adoption Foundation* (NAF) offers grants, loans, a charitable “bonus” annuity investment program, and life insurance programs. NAF was established by adoptive parents who understand the unmet needs adoptive families have for financial support and advocacy. Everything the Foundation does is driven by a clear understanding of the challenges families face—in the adoption process and beyond.

fundyouradoption.tv

National Council for Adoption* (NCFA) has also developed a loan program to assist families. You can follow the link below to the “Financing Your Adoption” section of the NCFA website to apply online for the NCFA loan. When a family obtains a loan through the NCFA program, a line of credit is opened which allows the family to pay adoption costs when the amounts are due to the Bethany Christian Services branch office.

www.adoptioncouncil.org

Show Hope* is dedicated to helping make adoption affordable for families who otherwise would not be able to adopt. Show Hope awards grants to qualified families already in the process of adopting. The size of the grant awarded is determined primarily by need.

www.showhope.org
Other Financing Options*

A Child Waits Foundation
www.achildwaits.org

Gift of Adoption Fund
www.giftofadoption.org

Brittany’s Hope Foundation
www.brittanyshope.org

Life Song
www.lifesongfororphans.org

Pathways For Little Feet
www.pathwaysforlittlefeet.org

Resources 4 Adoption
www.resources4adoption.com

United Healthcare Children’s Foundation
www.uhccf.org

Online Fundraising Options*

Pure Charity
www.purecharity.com/adoption-fundraising

GoFundMe
www.gofundme.com

AdoptTogether
www.adopttogether.org

YouCaring
www.youcaring.com/adoption-fundraising

Bank or Credit Card
Check with the financial institution or credit card company you do business with about the possibility of financing your adoption expenses through a home equity loan or other available low-interest financing.

Church
Your church community may be delighted to be involved and provide some assistance for you.

Family and Friends
Grandparents-to-be may welcome the opportunity to assist you. A short but warm letter to family and friends explaining your adoption endeavors may generate assistance you did not realize was possible.

Fundraisers
Consider holding a fundraising event to help with your adoption costs.

Nonrecurring Adoption Expense Reimbursement
Families who have finalized the adoption of a child from foster care, or another part of a state child welfare system, may be able to apply for reimbursement of expenses related to the adoption. Expenses may include home study fees, travel expenses, attorney fees, etc.

Please contact your local state government or Bethany branch office for more details.

* Bethany Christian Services and its affiliated entities (Bethany) is not affiliated with these organizations and is not responsible for any interactions you may enter into with any of these organizations. Bethany is providing these resources for informational purposes only. Bethany is not endorsing these organizations and recommends that you research each of these organizations to determine the best fit for your needs.

Please note that fees for these services may apply. Contact your local branch for more information.