



Ways to Finance Your Adoption

Adoption Grants and Loans

Dillon International's Building Families Fund was established by several Dillon adoptive families who wanted to share their joy in adoption with other families who might not have the financial resources to realize their dream of building a family. They also created the fund to help children with special needs find a loving, permanent family. The Building Families Fund is possible through the ongoing generosity of Dillon adoptive families, grandparents and friends. *This fund is **only** available to families who are adopting through Dillon International and/or Buckner Adoption and Maternity Services.* The average grant with the Building Families Fund is \$2,000, but may be less or more depending upon an individual family's need. Families may be considered for a grant after their home study has been approved by Dillon and they have a referral of a specific child. To receive an application and grant guidelines, please contact Dillon's office by emailing info@dillonadopt.com or calling (918) 749-4600.

Other adoption grant and loan programs you might consider are:

A Child Waits Foundation (www.achildwaits.org) provides low interest adoption loans up to \$10,000 and adoption grants for families who have exhausted other financial options and could not proceed with their adoption without the help of A Child Waits Foundation.

A Child's Desire (www.achildsdesire.org) is a volunteer-based, non-profit charity that provides grants for families seeking to adopt hard-to-place children, children with special needs and children over the age of eight years old.

Affording Adoption (www.affordingadoption.com) is a website created by a Dillon adoptive mother, and lists grant resources, loan opportunities and fundraising ideas for families to consider as means of financing an adoption.

Gift of Adoption Fund (www.giftofadoption.org) is a national adoption grant program created by an adoptive family to help other families turn their dream of adoption into reality for those who could not otherwise afford to adopt. The fund awards grants ranging from \$500 to \$7,500 and supports both domestic and international adoptions.

God's Grace Adoption Ministry (www.ggam.org) is dedicated to helping place orphaned children of the world into forever families. The organization helps Christian families overcome the financial obstacles of adoption. Help is available in the form of adoption grants and assistance in adoption fundraising.

HelpUsAdopt.org (www.helpusadopt.org) is a national financial assistance grant program founded by an adoptive family and dedicated to helping other families to afford adoption. Grants range from \$500 to \$15,000 dependent upon need. Priority is given to applicants without children and those with failed or disrupted first time adoption placements.

Int'l Care, Inc. (www.intlcare.org) was created to expand the opportunity for international orphans to be adopted by loving families. I CARE accomplishes its goals by helping make international adoption more affordable so more families will be able to adopt.

LifeSong for Orphans (www.lifesongfororphans.org), formerly known as *Life International*, supports Christian couples to adopt a child by helping remove some of the financial barriers to adoption. They assist families by providing adoption matching grants from \$1,000-\$4,000, interest-free loans up to \$10,000 and fundraising support that gives the family's supporters an opportunity to support the adoption in a tax-deductible way.

Show Hope (www.showhope.org), formerly known as *Shaohannah's Hope*, is a ministry dedicated to helping individuals and communities to change the world for orphans and to reducing the financial barriers to adoption. The foundation, established by Steven and Mary Beth Chapman, provides adoption grants and information about how to adopt for families interested in adopting (www.howtoadopt.org).

*Note: Many grant and loan programs require an approved home study prior to considering your application. Some may also have an application fee.

Federal and State Assistance

Beginning in 2009, the U.S. federal government offers an **Adoption Tax Credit** of \$12,150 to all adoptive families on qualifying expenses paid for a child's adoption. The available adoption credit begins to phase out for families with modified adjusted gross income in excess of \$182,180 and is completely phased out for families with modified adjusted gross income of \$222,180 or more. For more information on the federal Adoption Tax Credit, download Form 8839 and the instructions from www.irs.gov – or download it from Dillon's website at www.dillonadopt.com/Financing.htm. We recommend that you check with a local tax accountant if you have questions on how this federal tax benefit may apply to your adoption.

In addition, many states offer adoption tax credits or an income tax deduction for families who are adopting a child. *Please check with a local tax accountant for possible tax credits and/or tax deductions available to you from the state in which you are residing.* To view what your state will reimburse for non-recurring adoption expenses, please visit Dillon's website under "Financing an Adoption."

Military Benefits

Active-duty military families are eligible for reimbursement of adoption expenses of up to \$2,000 for a single child or up to \$5,000 per family per year. Please contact your specific branch of the military for more information or download the free NMFA Guide on Adoption Services from the National Military Family Association website at www.nmfa.org and click on "Family Life" or click on the "Financing an Adopting" link on Dillon's website.

Employer Benefits

Many companies offer adoption benefits to their employees which may range from financial assistance to paid or unpaid parental leave. The Dave Thomas Foundation for Adoption has compiled a list of companies who provide adoption benefits at www.adoptionfriendlyworkplace.org. If your employer does not currently offer adoption benefits, the Dave Thomas Foundation also offers a free "Adoption-Friendly Workplace Toolkit" on its website, which offers helpful suggestions on how you might approach your employer to have this benefit added to your employee benefit plan. Contact your company's human resources department for more information on potential adoption benefits available to you.

Adoption Loans

Some adoptive families have utilized a bank loan or a line of credit to assist them with their adoption expenses. While borrowing money for an adoption may not be an adoptive family's first choice, adoptive families may find a loan helpful in covering the large and immediate adoption expenses especially if they will be able to repay the loan quickly with a tax credit or an employer's adoption benefit reimbursement. Dillon's website lists several possible loan sources available to adoptive families.

For additional information about ways to finance your adoption, we encourage you to visit our website at www.dillonadopt.com and click on the "Financing an Adoption" link. At any time during this process, families can request information on Financial Assistance.