



NATIONAL ENDOWMENT FOR  
FINANCIAL EDUCATION

# HOW TO MAKE **A D O P T I O N** AN AFFORDABLE **O P T I O N**

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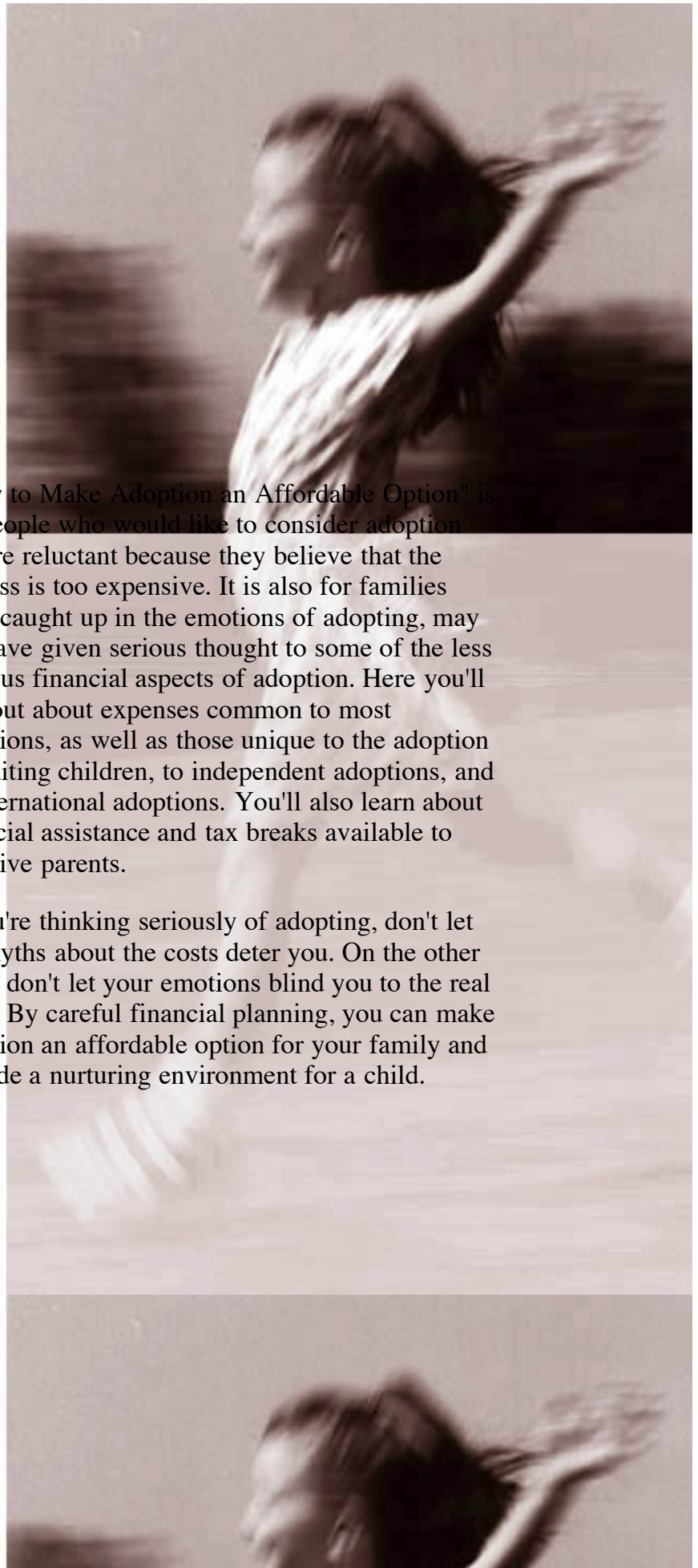
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"How to Make Adoption an Affordable Option" is for people who would like to consider adoption but are reluctant because they believe that the process is too expensive. It is also for families who, caught up in the emotions of adopting, may not have given serious thought to some of the less obvious financial aspects of adoption. Here you'll find out about expenses common to most adoptions, as well as those unique to the adoption of waiting children, to independent adoptions, and to international adoptions. You'll also learn about financial assistance and tax breaks available to adoptive parents.

If you're thinking seriously of adopting, don't let the myths about the costs deter you. On the other hand, don't let your emotions blind you to the real costs. By careful financial planning, you can make adoption an affordable option for your family and provide a nurturing environment for a child.



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## Introduction

Tina and Richard Johnson have a bright, vivacious eight-year-old daughter, Denise. They would like her to have a brother or sister. They can have another child by birth, but they're thinking of adopting. On television and on the Internet, Tina and Richard have seen the longing in the faces of the children who need adoptive parents. They've read about the 126,000 children waiting in foster homes to be adopted. They know that another 30,000 infants are adopted each year and another 20,000 children come from overseas for adoption. They've experienced the personal joys of parenting and understand the many benefits adoption brings to society, so they want to open their arms and provide a permanent family for one of these children.



Like many families starting to think seriously about adopting a child, one of their first questions is, "What about the costs?" They're concerned about the expenses involved in the adoption process and they wonder what other less obvious costs they should be aware of. As with most people who are new to adoption, the Johnsons have some misconceptions about it. Here are some of the [myths about adoptions](#).

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## Myths about adoption

### MYTH 1: ALL ADOPTIONS ARE EXPENSIVE



Costs vary by agency and may be related to how the agency is funded, where their children come from, and what services they provide to birth parents and adoptive families. Adoptions of healthy infants in the United States and of children from abroad typically cost between \$5,000 and \$25,000, and could possibly be higher in some circumstances. The adoption of a child waiting in foster care can be virtually without cost if the family works directly with a public social services agency. In fact, many public agencies provide adoption subsidies for children who are waiting for a family. (Subsidies are discussed later in this book.) If the family works through a private adoption agency, the costs are likely to be higher, but rarely as high as they would be for adopting an infant. The family should inquire about non-recurring expenses—they may be reimbursable. Finally, some private agencies may adjust their fees based on family income or other criteria.

### MYTH 2: PROSPECTIVE ADOPTIVE FAMILIES MUST BE "RICH"

Many people with modest incomes adopt every year. Adoption professionals who make decisions about placing children generally are more concerned about the family's financial stability and how well they manage the financial resources they do have than about the actual income.

### MYTH 3: FAMILIES MUST OWN THEIR OWN HOME

Families who rent homes or live in apartments adopt children all the time.

### MYTH 4: ADOPTIVE PARENTS MUST BE MARRIED AND WITHOUT CHILDREN

Single people, couples without children, and families who already have children by birth or by prior adoption can adopt. However, many private agencies and many foreign countries have specific requirements for the marital status, age, number of children, or religion of people who adopt their children.



### MYTH 5: ADOPTIVE FAMILIES MUST PAY FOR EVERYTHING

There are a variety of resources for financial assistance to help families cover some of the costs of adoption. For example:

- Many agencies charge fees on a sliding scale.
- Adoption subsidies are available for many children adopted from foster care.
- Increasing numbers of employers are offering adoption benefits to their employees.
- Congress passed legislation providing tax credits for families who adopt. This legislation became effective in January 1997.

### MYTH 6: LEGAL FEES ARE HIGH

Legal fees usually are a small portion of the adoption costs, except for independent adoptions handled by an attorney. The legal fees may be included in the agency's fees or may be an additional cost to the adopting family.



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## Adoption Terminology



When the Johnsons started telling their family and friends that they were thinking about adopting a child, it seemed that everyone had a different story to tell or questions to ask. Their neighbors, Henry and Linda Rivera, also have expressed an interest in adoption, since they have not been able to become pregnant. But Henry has been hearing that adopting a child is very expensive. He's concerned about

this cost, particularly since they have spent so much money on doctor's visits and procedures in an effort to become pregnant. Being practical folks, both couples decided to find out if what they were hearing about the high cost of adoption was, in fact, true.

Very quickly, the Johnsons and Riveras discovered that they must learn a whole new vocabulary to fully understand what adoption professionals and adoptive families are talking about. Learning the vocabulary will help them ask the right questions. Here are some terms you're sure to encounter.

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### PUBLIC ADOPTION AGENCIES

State and county agencies (known variously as departments of social services, human services, children and family services, and so on) that are responsible for placing waiting children from foster care or institutional settings with adoptive families.

### PRIVATE ADOPTION AGENCIES

Non-profit or for-profit agencies licensed by the state that depend on fees and donations, rather than tax dollars, to operate. Some are private agencies that place infants or children born locally or from other countries, though some work with public agencies to place children who are in foster care.



### WAITING CHILDREN

These children also are referred to as children with "special needs." (NOTE: Internal Revenue Service [IRS])



publications use the term "special needs.")

The large majority of children adopted through state or county adoption agencies are considered waiting children. They come into the public welfare system (foster care) because of parental abuse, neglect, or abandonment. Many of these children have emotional and behavioral difficulties as a result of their experiences. Some also have physical and developmental disabilities. The majority of these children are school aged, some are brothers and sisters who need to be adopted together, and more than 50 percent are children of color.

## SPECIAL NEEDS

Same as the above definition for "waiting children." This book uses the term "waiting children"; however, the IRS and some state agencies use the term "special needs" in their publications.

## OPEN, SEMI-OPEN, AND CLOSED ADOPTION

Different agencies or organizations may have varying interpretations of the following terms. The definitions here are meant only to provide a general overview and may not match completely how a particular agency uses a specific term.

An OPEN ADOPTION is one in which last names, addresses, and telephone numbers typically are exchanged and the birth parent/s, the adoptive family, and, in some cases, the child may visit on a regular basis. In a fully open adoption, the birth parent/s and the adoptive family know each other and have ongoing communication about the child.

In a SEMI-OPEN ADOPTION, communication is more limited. Last names, addresses, and telephone numbers usually are not exchanged, sharing of photos or other information is less frequent, and all communication takes place through a third party, usually the adoption agency.

In a CLOSED ADOPTION, no identifying information about the birth family or the adoptive family is shared, and the families do not communicate. The adoptive family usually receives non-identifying background information about the child and the birth family before placement. After adoption, the records are sealed and typically are not available to the adopted

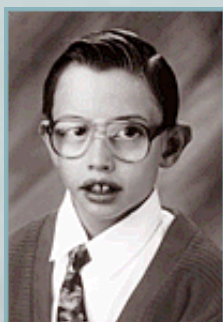
child. For more information about the availability of adoption records, refer to the "Birth Parent Search" section under Planning for Your Child's Future later in this book.

## IDENTIFIED ADOPTION

In this type of adoption, the birth mother has identified the family whom she wishes to adopt her child.

## INDEPENDENT ADOPTIONS

These adoptions are arranged through an intermediary, such as a lawyer or a physician, rather than through a licensed adoption agency. The intermediary may find the birth mother, who plans to place her child for adoption, or may help the birth mother locate a family interested in adopting her child. NOTE: Independent adoptions are not legal in all states; check with your state department of social services.



## INTERNATIONAL ADOPTIONS

These are adoptions of children who were born in or are nationals of other countries.

## HOME OR ADOPTION STUDY

A home study, also called an adoption study, is a written description of you and your family prepared by an adoption agency or private adoption professional. It is used to determine which child would best fit into your home. The home study process should be an educational and enlightening experience for the prospective adoptive family.

Having a study performed by an adoption agency or licensed social worker often is the best way to proceed. The type of adoption likely will influence who should perform the home study. It is important to choose the appropriate adoption agency or licensed social worker to do your study so it will be accepted by the court. Check with your state or county department of social services for guidance in this area. You can expect some or all of the following to be part of the process.

- interviews with the parent/s individually and together (if a couple)
- group meetings involving several applicant families  
(many agencies do this)
- autobiographies written by each parent
- a home visit
- medical reports from your physician

- references from friends and associates
- proof of employment
- investigations into any criminal record, including the state's child abuse registry
- participation in adoption information training classes
- personal finance information
- copies of tax returns

In the course of the home study process, you will have the opportunity to talk with your social worker about the following topics:

- why you want to adopt
- your readiness to parent
- your family's values
- your hopes and expectations for the adoptive child
- your family's strengths and weaknesses
- how your family handles crises and change
- where you'll get support or professional help, if needed

It's quite possible that, as you move through the adoption process, you'll be working with more than one social worker.

## PRE-PLACEMENT

This is the period of time after your home study is completed and before your child comes home.

## PLACEMENT

Placement occurs when the child you plan to adopt moves into your home.

## FOSTER/ADOPT PLACEMENT

A child is placed with the foster/adopt family before the birth parents' rights have been legally terminated so there is still a possibility that the child may be reunited with his or her birth family. If the birth family's parental rights are terminated, the foster/adopt family will be considered the adoptive family for the child.

## POST-PLACEMENT

This is the time after the child has been placed in your home and before finalization. The social worker doing post-placement supervision will visit your home several times during the 6 to 12 months between placement and finalization to provide support for you and your child and to help you get other professional assistance, if needed, to make the placement successful. A certain number of visits are required by the courts before the adoption can be finalized.



## FINALIZATION

This is when the court takes the necessary action to make the child a legal member of your family. Usually, your whole family will go to court with your adoption worker or lawyer.

## POST-ADOPTION

This is not a specific period of time; instead, it is the active, rewarding, and challenging process of living as a family after the adoption has been legally finalized.

## ADOPTION EXCHANGES

These organizations are designed to provide connections between prospective adoptive parents and adoption agencies that place children. Many states have their own state-operated exchange that keeps a listing of adoptable children waiting in their foster care system, as well as families who have completed their adoption home study with a state agency. Many states publish a photolisting book of the children waiting in their state.



Regional, national, and international exchanges are non-profit organizations that serve waiting children and families in more than one state. They often publish in print or on the Internet a photolisting of waiting children, provide other services to help recruit adoptive families, make connections between prospective adoptive families and the agencies who have custody of the waiting children, and provide adoption information to prospective families. Some exchanges also list families who have completed home studies and are waiting to adopt.

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Now that the Johnsons and Riveras are familiar with some of the adoption vocabulary, they have even more questions. They want to know what will be involved in the adoption process. They've already begun the process, but are eager to find out what happens next. [What will it take to bring a child home?](#)

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## The Process

The actual steps of adoption may vary depending on the type of adoption being considered. In general, though, as you begin the adoption process, you'll need to take most of the following steps:

- Learn about adoption by reading, talking to other adoptive parents, searching the Internet, and contacting an adoptive parent group that welcomes prospective adoptive families.
- Attend adoption information classes.
- Consider your feelings about adoption and consider what type of adoption you want to pursue: infant, waiting child, international, open, semi-open, closed, agency, independent, or agency-assisted.
- Interview several agencies or lawyers who do the kind of adoption you've chosen, attend orientation meetings, then select the agency or lawyer with whom you wish to work.
- Begin your adoption home study.
- Find out what your agency, licensed social worker, or lawyer recommends you do to help locate the right child for your family. While you're waiting, continue your educational process.
- Prepare for your child to come home. This may involve visits with the birth parent/s, if you're doing an open infant adoption; pre-placement visits with your child, if you're adopting a waiting child; or travel to the child's country and preparation to finalize the adoption, if you're adopting a child from abroad.
- Bring your child home. In the case of an international adoption, petition the Immigration and Naturalization Service to make your child a naturalized citizen of the United States.
- Begin the adjustment period as a new family.
- Finalize the adoption.
- Continue the life-long adoption experience.

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## How Long Will It Take?

All prospective adoptive parents usually feel they are "waiting parents." Adoption can be a long, slow process. At this beginning stage, it all seems a bit overwhelming to Tina Johnson. She's thinking that having another birth child might be quicker and easier. But Richard has reminded her that part of the reason they're considering adoption is to help a child in need. The Riveras also feel somewhat frustrated; they've gone through so much trying to become pregnant that the adoption process seems cumbersome and slow. Yet they remain committed to having a child.

The time it takes to bring a child home varies depending on the type of adoption or any unforeseeable circumstances that may arise. Here are some possible time tables:

Healthy Infant	1 year up to 7 years
International	6 months up to 18 months
Waiting Child	4 months up to 18 months

The finalization of an adoption usually occurs six months to a year after placement. Most international adoptions are finalized before the child leaves his or her country of origin. For an international adoption, naturalization is now automatic by law at the time of finalization.

More information about steps specific to waiting child, independent, and international adoptions can be found in the section [Kinds of Adoptions](#). Typical adoption expenses are discussed in [What It Costs](#).

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## What You Should Know About Adoption Expenses

While doing their research, the Johnsons and Riveras are discovering that adoption fees are not uniform, and fees for similar services can vary dramatically from one agency to another. "Why are there so many differences?" both couples wonder.

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### [Before Your Child Comes Home](#)

Adoption Fees/Miscellaneous Expenses/Home Study/Parenting or Adoption Information Classes/Updating Your Home Study/Transfer Costs/Finding a Child

### [Planning for Your Child's Immediate Needs](#)

Home Preparation/Personal Records/Immunization and Health History/Health Care Coverage/Tutoring and Special Education/Counseling Services

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## Help For Adoption Expenses

As the Johnsons and Riveras have been talking to people about adoption, they've been told that some children are eligible for adoption benefits from the government. But, they wonder, which children get this kind of help, and are there other ways to get help with the costs of adopting?

### [Financial Resources for Waiting Child Adoptions](#)

### [Federal Adoption Tax Credit](#)

### [Dependency Exemption](#)

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### ADOPTION EXPENSES

## State Laws and Fees



Since adoption is governed by state statute, each state makes its own laws, and each agency or other entity assisting in the adoption process sets its own fees for adoption services. When adopting a child of Native American heritage, the specific tribe likely will have their own adoption laws and procedures. If you're considering adopting a child from another country, you will find that each country's laws and requirements vary.

Unfortunately, at this time, there is no central rating service that checks on adoption agencies. You can call your local Better Business Bureau to see if any complaints have been filed against a particular agency or adoption intermediary. In addition, your state or county social services department should be able to provide you with the name of the government entity that oversees adoption to verify the reputation of an adoption agency or intermediary. Also, talk to families who have adopted and to members of adoptive parent support groups to get recommendations or warnings about the agencies in your area.

Richard and Tina and Henry and Linda have been advised to:

- Compare adoption fees among adoption agencies, adoption attorneys, or other adoption intermediaries.
- Clarify up front, in writing, exactly what the stated adoption fee will and will not cover. Some agencies or intermediaries may quote a fee, but later add other charges, such as post-placement fees and court costs.
- Ask about the payment plan. Do NOT pay 100 percent of the adoption costs in advance. Payments should be made as each step of the agency's or attorney's services are provided.
- Be wary of agencies or intermediaries that charge high fees, want a retainer paid in full upon application without any provisions for a refund, guarantee a child, or want you to sign disclaimers before meetings or searching for a child for you.

Some expenses are common to nearly all adoptions. Whether the Johnsons and Riveras choose to adopt an infant through a private agency or an independent intermediary, adopt a waiting child through a public or private agency, or do an international adoption, they can expect pre-adoption, placement, and post-

placement expenses. Common fees are described in the following sections.

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### ADOPTION EXPENSES

## Before Your Child Comes Home

### ADOPTION FEES



This broad, sometimes loosely defined term is used for the various costs of working with a public or private adoption agency, or with an attorney or other intermediary. The adoption fee should include the costs of doing a home study, pre-adoptive counseling, identifying a child for your family, placement fees, and post-placement visits. For an independent adoption, the birth mother's living and delivery expenses may be included or may be separate expenses. For an international adoption, the adoption fee may or may not include the costs of visas, dossier preparation, document translation, and other expenses unique to adopting children from other countries. Adoptions of waiting children through state or county agencies may incur only minimal costs and often are free of charge.

Fees charged by private adoption agencies and intermediaries can run from \$5,000 to as high as \$25,000, and possibly more. BE SURE you understand which services in the adoption process are included and which may be separate or additional fees.

### MISCELLANEOUS EXPENSES

During the adoption process, activities will arise that will result in out-of-pocket expenses. Although these costs usually are minor, it's best to be prepared for them. For example, consider the costs related to the following possible activities:

- traveling to and from the agency or lawyer's office
- completing and photocopying records and other paperwork
- taking time off work for interviews and so on
- obtaining shots, passports, etc., if international travel is necessary
- arranging for child care for any children you already have



## HOME STUDY

Although the cost of the home study usually is included in the adoption fees, it can be a separate cost in some situations. For example, if you reside overseas, are doing an independent adoption, or have an independent professional (usually a licensed social worker) performing the home study but not the other pre- or post-placement services, the home study may be a separate cost. Some public agencies do charge for home studies, but some may reimburse you for that expense or have other methods to offset the expense when they place a child from their county or state with you. Depending on the agency, if this is a separate expense for you, a fee of \$300 to \$3,000 is not unusual.

## PARENTING OR ADOPTION INFORMATION CLASSES

These classes may be required as part of the adoption home study process. A registration fee to cover the costs of materials may be charged.

## UPDATING YOUR HOME STUDY

Home studies are considered current for a limited period of time, usually one or two years. In many states, courts want home studies updated after a year. Waiting for a child can take several years and thus the home study may need to be updated one or more times during the wait. You may want to adopt again after your first adoption is finalized and your home study will need to be updated, though if you choose to work with a different agency or wait several years to adopt again, you may have to start over completely. There will be an additional fee to update your home study, even if the cost of doing the original study was included in the adoption fee.



## TRANSFER COSTS

Sometimes adoptive parents must move as a result of a job transfer or military reassignment before completing the adoption process. In the best of situations, the adoption can be completed if your adoption agency is willing to collaborate with an adoption agency in your new location. Otherwise, you may have to start the adoption process all over again. In either case, new adoption expenses may be incurred. Adoption fees already paid to the original adoption agency often will not be refundable since that work has already been completed by the agency. If you're likely to have to move during the adoption





process, you should clarify this in advance with the agency or adoption facilitator.

(For information about adopting if you live abroad, contact The Adoption Exchange at 1-800-451-5246 or [kids@adoptex.org](mailto:kids@adoptex.org) and ask for their Global Connections guidebook. For more information about adopting if you're in the military, contact the Adoption Exchange Association at 1-888-200-4005 and ask for copies of their free military handbooks or their checklists for military families.)

## FINDING A CHILD

Finding the child that is right for your family is so important to a successful adoption. Search costs for this process can vary widely depending upon your desires and situation. (See [Kinds of Adoptions](#) for more details.)

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### ADOPTION EXPENSES

## Planning for Your Child's Immediate Needs



Richard, Tina, and their daughter, Denise, are eagerly awaiting the arrival of Denise's new brother or sister. To keep Denise's anticipation and excitement under control, Tina is involving her in the plans for the child's room. The Riveras, too, are beginning to believe that a child is part of their future, and have begun to furnish the empty room they always intended for their child.

Regardless of whether your adoption fees are minimal or large, once you bring your child home, you must begin to pay for the normal expenses of raising a child. These costs can be something of a shock if you've never raised children before. According to 2002 figures from the U.S. Department of Agriculture, it costs the average, middle-income family \$173,880 to raise a child from birth through the age of 17. This doesn't include the cost of sending the child to college or vocational school, and some financial experts feel the Agriculture Department's figure is too low.

Typical child-raising expenses generally include:

- food
- clothing
- furniture
- medical expenses
- health coverage, braces, and/or glasses
- child care
- transportation
- "child proofing" your home
- books, games, and toys
- computer and computer games
- activities, clubs, sports, or camps
- bicycles or other sporting equipment
- music lessons
- movies and other entertainment
- vacations
- communion or bar and bat mitzvah parties

- allowances
- car/car insurance
- college or vocational school

## HOME PREPARATION

Regardless of the age of the child you adopt, you may need some new furniture, bedding, towels, and special welcoming toys. Also, the child will likely need additional clothing, particularly if he or she is coming from a climate or season that is different from your own.



If adopting an infant, you'll probably be excited about decorating the nursery. If an older child is joining your family, you may want to wait to involve that child in decorating his or her room, though you'll probably want to do some preliminary window shopping to narrow down the choices to fit your budget. A child with physical disabilities may need a wheelchair ramp or other modifications to the home. If you're considering adopting siblings, adding a bedroom or bathroom to the house, moving to a larger home or apartment, or buying a larger vehicle may be necessary.

## PERSONAL RECORDS

The child you're adopting will need a Social Security number so you can claim a dependency exemption on your federal income tax return. You may encounter some difficulties because of privacy concerns in cases where the birth parents already have obtained a number for the child.

You also will need to obtain a new birth certificate for your child when the adoption is finalized. Minimal costs of less than \$50 may be required for both of these new documents.

## IMMUNIZATION AND HEALTH HISTORY

In an agency adoption, medical history and immunization information will be provided. In an independent adoption, this information may or may not be available, but it should be requested.

## HEALTH CARE COVERAGE

You should add your new son or daughter to your health plan as soon as the child moves into your home. You don't have to wait until the adoption is legally finalized. Depending on your health care coverage, your monthly premiums may increase, but since you'll be responsible for the child's health care as



soon as the child joins the family, it is critical that he or she be included in your health coverage. The coverage must be provided before the adoption is finalized; in fact, it must be provided from placement, which is defined as the time you assume full or partial financial responsibility for the child.



Under new federal law, nearly all employer-provided health plans must treat an adopted child equally to a birth child. The adopted child may not be excluded from coverage because of pre-existing conditions, as long as the child is added to the plan within 30 days of becoming eligible. Most states have similar legislation that would include both individual and employer-provided health coverage. For laws in your state, call your state's Department of Insurance.

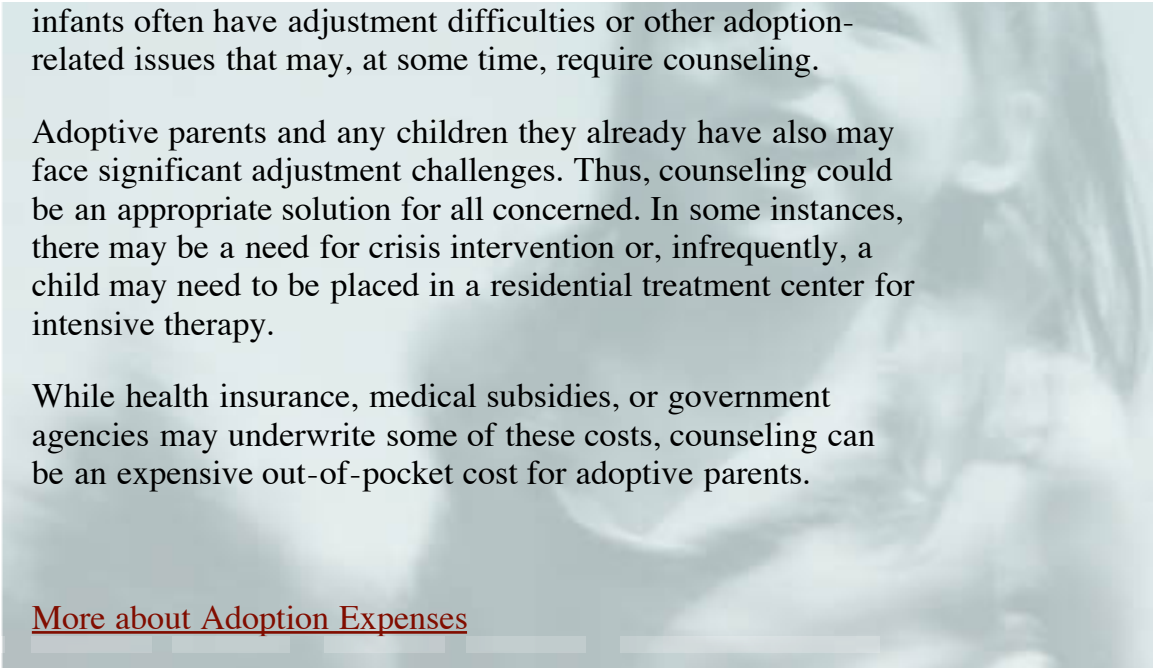
If the child was eligible for Medicaid before placement, the Medicaid coverage may continue after placement, and possibly after finalization. However, the specifics of any Medicaid coverage need to be determined before the adoption is finalized.

#### TUTORING/SPECIAL EDUCATION

Children who have been living in a foster care setting often are as much as two grades behind their peers in school because of frequent moves before or while in foster care. Additionally, there may have been a general lack of attention to their education, which may require tutoring so they can catch up with their peers. Other children may have learning disabilities or challenges that call for special education classes, as well as physical therapy, speech therapy, or occupational therapy. In most cases, the schools are required to provide any additional services the child may need. However, you may find that your child needs more than the school can offer. If your health plan or adoption subsidy does not cover some of the cost, the responsibility for payment for these extra services may be yours alone.

#### COUNSELING SERVICES

Waiting children who have been moved often among foster homes or institutional settings, or who have suffered emotional, physical or sexual abuse, commonly have a difficult time adjusting to a new home and new parents. They may need counseling at different times throughout their childhood to help them and the family deal with the effects of traumatic experiences before their adoption. International adoptees also may face tremendous cultural, language, and emotional challenges. Those who have spent their early years in orphanages may have special emotional problems. Even healthy



infants often have adjustment difficulties or other adoption-related issues that may, at some time, require counseling.

Adoptive parents and any children they already have also may face significant adjustment challenges. Thus, counseling could be an appropriate solution for all concerned. In some instances, there may be a need for crisis intervention or, infrequently, a child may need to be placed in a residential treatment center for intensive therapy.

While health insurance, medical subsidies, or government agencies may underwrite some of these costs, counseling can be an expensive out-of-pocket cost for adoptive parents.

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### ADOPTION EXPENSES

## Attorney and Court Costs

All domestic adoptions must be finalized in a state court or, for some Native American children, in an Indian Tribal court. Many international adoptions are finalized in the child's country of origin; however, in some cases, the international adoption must be finalized in this country. Even when the adoption is finalized in the birth country, many families choose to finalize in the United States so they can share that important day with family and friends, in addition to getting a birth certificate in English. Your international adoption agency should be able to tell you where the finalization needs to occur. As stated previously, it's important that foreign-born adopted children become naturalized citizens of the United States.



For a child to be legally adopted, the biological parents must voluntarily and legally relinquish their parental rights, or the courts must involuntarily terminate their rights. The adoptive parents are not responsible for these court costs. However, in some international and independent adoptions, the adoptive parents may have to pay the legal costs of terminating the rights of the biological parent(s). It is very important to be sure that the parental rights of both biological parents have been relinquished or terminated before you adopt a child. The adoption cases that have received media attention and "movie-of-the-week" notoriety often result from parental rights not being correctly terminated. When a child is adopted, the court creates a new legal relationship between the child and the adoptive parents.

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### ADOPTION EXPENSES

## Legal Challenges to Adoptions

In those rare instances in which an adoptive placement is challenged, the legal expenses for the adoptive family can be extremely high. However, despite the impression given by the occasional sensational story in the media, few finalized adoptions - even independent adoptions of infants - are contested legally. Less than 1 percent are challenged, according to the North American Council on Adoptable Children.

You can take financial steps, such as establishing an emergency fund, to reduce the impact of a legal challenge to the adoption. But the best advice is to go carefully through all the steps of the adoption process to reduce the likelihood of a legal challenge in the first place. The safest way to avoid expensive court battles is to be certain, in advance, that the child you adopt is legally free to be adopted-that the parental rights of both biological parents have been relinquished or terminated by the courts.



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### HELP WITH EXPENSES

## Financial Resources for Waiting Child Adoptions



Financial assistance often is available to families who adopt waiting children. Check with your child's agency to be sure you understand when each type of assistance is available and what you need to do to be sure the plans stay in effect for your child. (Also see the section ["Title IV-E Adoption Assistance Program."](#))

BE SURE to apply for subsidies and receive subsidy agreements in writing before the adoption becomes final! It is preferable to negotiate the subsidy before the child is placed in your home, if at all possible. It is very difficult to obtain assistance after finalization. (See [Resource List](#) for the book titled Accessing Federal Adoption Subsidies After Legalization.)

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### HELP WITH EXPENSES

## Federal Adoption Tax Credit

Adoptive parents may be able to claim a tax credit on their federal income tax return for qualified adoption expenses. This credit can be claimed even if the adoption has not been finalized, and even if the adoption process is interrupted and never finalized. This rule applies to domestic adoptions only; international adoptions must be finalized before you can apply the adoption tax credit. The expenses claimed for an adoption that is stopped are applied to the maximum amount that may be claimed on a second adoption.

The credit in 2004 is \$10,390. For most adoptions, you may take as a tax credit the amount you actually spent on qualified adoption expenses, up to that limit. For adoption of a domestic waiting child (called a "special needs" child in IRS publications) you can take the full \$10,390 as a tax credit, with no documentation needed as to the amount you actually spent. The same \$10,390 is available for international adoptions (subject to the amount actually spent) after finalization. The tax credit limit is for expenses associated with each adopted child, rather than an annual limit.

The tax credit is progressively phased out for high-income families. In all cases, the adoption credit begins to phase out for taxpayers with modified adjusted gross income in excess of \$155,860 and is completely phased out for those whose modified adjusted gross income exceeds \$195,860.

This tax credit is more valuable than a tax deduction because allowable expenses are subtracted dollar for dollar against your tax liability. For example, if you owe \$5,000 in federal taxes and have \$3,000 in qualified adoption expenses, your tax bill is reduced to \$2,000. If your tax bill is smaller than the credit, the unused portion of the credit may be carried forward for up to five years.

According to IRS Publication 968, qualified expenses include "reasonable and necessary" adoption fees, attorney fees, and some travel costs, including necessary transportation, meals, and lodging. Expenses related to surrogate parents or adopting a spouse's child do not qualify for the credit. The credit also does not apply to expenses reimbursed by the government or private

programs or for which an income tax deduction or credit already is allowed. Adoptive parents should carefully review the IRS guidance, preferably with a tax professional, to clarify what expenses qualify for the credit according to IRS guidelines.

NOTE: The information in this section reflects laws as of 2004.

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### HELP WITH EXPENSES

## Dependency Exemption

Adoptive parents may take the same dependency exemption on their income taxes for their adopted children, and children placed with them for adoption but not yet finalized, as they would for their biological children. The exemption reduces their taxable income. The amount of the dependent exemption is adjusted annually to reflect the cost of living. The main point to remember is that families must provide more than half of their children's support to list them as exemptions. Some adopted children come with subsidies, which may provide more than half of their support. For example, if a child receives \$5,000 a year in subsidies, the adoptive family must provide \$5,001 or more a year to claim the child as an exemption.

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### HELP WITH EXPENSES

## Employee Benefits Programs

Roughly a quarter of the nation's employers offer some form of adoption benefits to their employees, according to a 1995 study. Benefits, typically available only to the company's "regular" employees, may include:

- direct reimbursement in the range of \$2,000 to \$10,000 upon actual placement (usually a flat amount designated for specific adoption expenses)
- paid leave, in addition to or including vacation time, sick leave, or personal days
- unpaid leave (personal, hardship, medical, or child care) (may range from 3 to 12 months)
- medical expenses of the birth mother
- adoption seminars and information classes, as well as counseling and support before and after placement



If you are a government employee, it's possible that additional adoption benefits may be available.

Even if your employer doesn't currently offer adoption benefits, ask about their availability. You may be able to persuade your company to begin offering them. Work with other employees interested in adoption, gather information for the employer, and present your case. Also, find out if your employer offers an Employee Assistance Program (EAP). This benefit was designed to help employees deal with dramatic personal situations or problems. Talking with an EAP counselor could help reduce the stress and anxiety that is so often a part of the adoption process.

(For more information about employer benefits, including materials to help you request that your employer establish a program, call the National Adoption Center at 1-800-TO-

ADOPT.)

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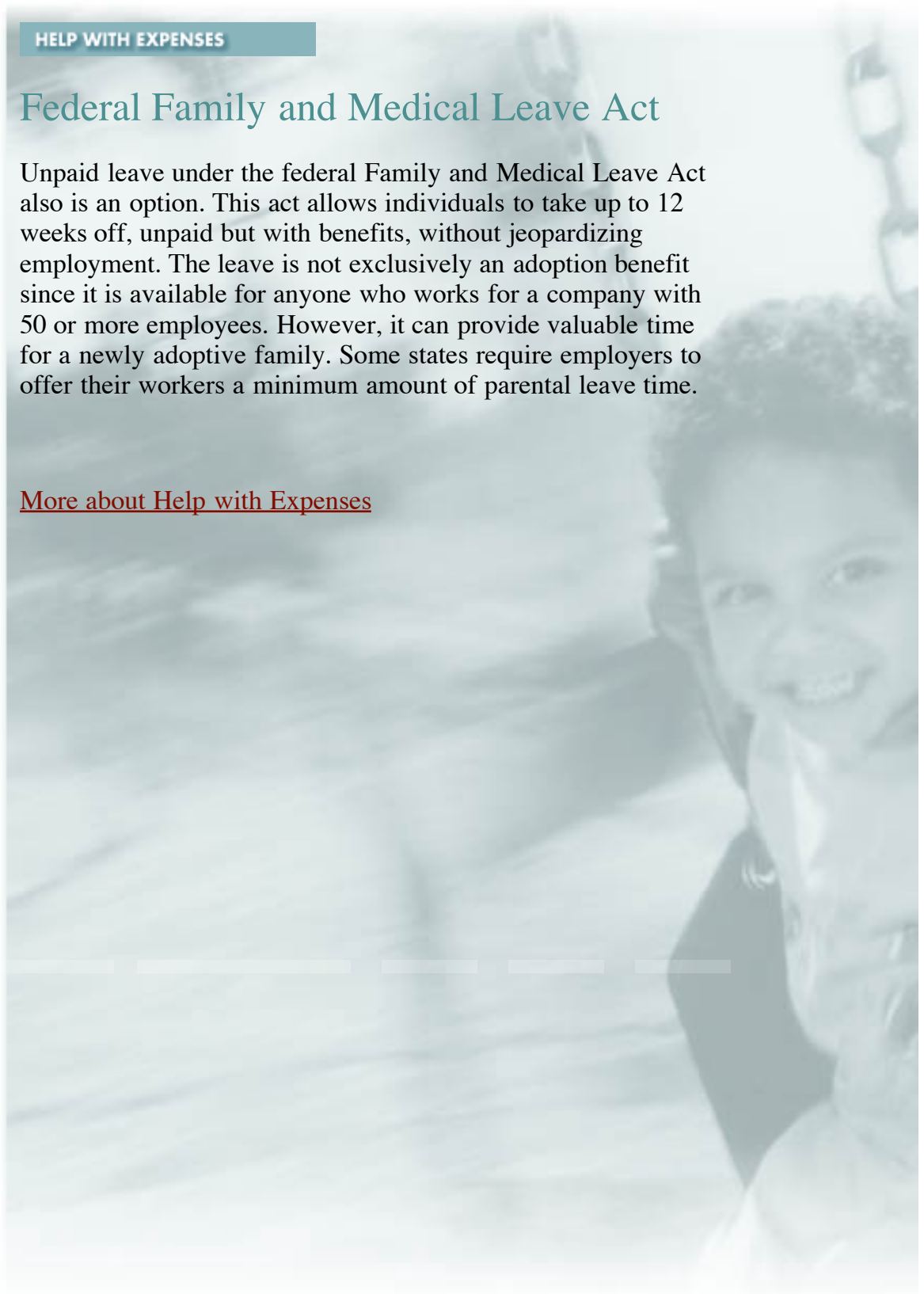
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### HELP WITH EXPENSES

## Federal Family and Medical Leave Act

Unpaid leave under the federal Family and Medical Leave Act also is an option. This act allows individuals to take up to 12 weeks off, unpaid but with benefits, without jeopardizing employment. The leave is not exclusively an adoption benefit since it is available for anyone who works for a company with 50 or more employees. However, it can provide valuable time for a newly adoptive family. Some states require employers to offer their workers a minimum amount of parental leave time.

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### HELP WITH EXPENSES

## Military Subsidies

The military will reimburse active-duty personnel for qualifying adoption costs up to \$2,000 per child, whether adopting a healthy infant, a waiting child, or a child from abroad. Travel costs, foreign or domestic, are not covered. There is a maximum of \$5,000 in a given year, even if both parents are in the military. Reimbursement is made only after the adoption is finalized and only if the adoption was done through a state adoption agency or a non-profit private agency. Fees that can be reimbursed include adoption fees; placement fees, including fees for birth parent counseling; legal fees and court costs; and medical expenses, including hospital expenses of the biological mother and her newborn infant.

A disabled adopted child also may be eligible for up to \$1,000 a month in 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.

While the military has long provided free health care for adopted children, it is now available for children as soon as they are placed in your home, rather than having to wait until the adoption is finalized. Moreover, military health care does not require a waiting period for pre-existing conditions.

Although military families are not eligible for leave under the Family Medical Leave Act (FMLA), commanders are encouraged to approve requests for leave once a child has been placed in the home of a service member.

NOTE: Independent adoptions or adoptions done through a for-profit adoption agency do not qualify for military reimbursements.

(For more information about adoption for military families, call The Adoption Exchange Inc. at 1-303-755-4756, or contact the National Military Family Association at [www.nmfa.org](http://www.nmfa.org).)

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### HELP WITH EXPENSES

## Sliding-Scale Fees

Some private adoption agencies offer reduced fees based on your income. In the case of a waiting child, most offer sliding-scale fees and some require no fees. When considering an adoption agency, ask if they offer the benefit of sliding-scale fees.

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### HELP WITH EXPENSES

## Taxes on Assistance

Adoption subsidies are exempt from taxation. Like child support that a custodial parent receives from a divorced spouse, federal and state adoption assistance is not considered taxable income. However, the level or amount of assistance may affect whether the child can be claimed as a dependent and be listed as an exemption on your income taxes. (Refer to the previous section titled "Dependency Exemption.")

Up to \$10,390 paid or reimbursed by your employer under an adoption assistance program may be excludable from your taxable income. You can take the adoption tax credit and the exclusion from income in the same year, but not for the same expenses. The tax credit will usually have the greater impact on your income taxes. However, if your expenses exceed \$10,390, you may exclude the remainder under this provision. This exclusion from income is gradually phased out once family income rises above \$155,860.

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### HELP WITH EXPENSES

## Loans

While it's far from ideal to borrow money for an adoption, adoptive families may find a loan necessary to cover the large and immediate expenses. In some cases, you may be able to pay the loan back quickly once you receive a tax credit or are reimbursed by your employer or the military. Possible loan sources include:

- **HOME EQUITY LOANS.** Interest rates often are reasonable and the interest may be tax deductible. Just remember, you're putting your home at risk.
- **INSURANCE.** You may be able to borrow from the cash value of your life insurance policy.
- **LOW-INTEREST LOANS.** Some banks offer low-interest loans or credit lines for adoptive parents.
- **PRIVATE GRANT AND SPECIAL LOAN PROGRAMS.** Adoption loans, both home equity and unsecured, may be obtained through the National Adoption Foundation. They also award grants to needy adoptive parents. (Refer to the [Resource List](#) for more information.)
- **RELIGIOUS ORGANIZATIONS.**
- **RELATIVES.**

Two other possible sources prospective parents may be tempted to use for adoption expenses are credit cards and loans on retirement accounts, such as 401(k)s and profit-sharing plans. Credit cards are an easy source of cash, but typically charge high interest rates. Loans on retirement plans offer somewhat lower interest rates; however, if you lose or change jobs and cannot repay the loan within a short time period, the loan becomes a taxable withdrawal. In addition to income taxes you'll have to pay on the withdrawal, you'll also have to pay a 10 percent penalty if you're younger than 59 1/2. Most financial planners recommend that you not tap these sources unless it's absolutely necessary.

The decision on whether to take out a loan to help pay for adoption expenses can be difficult and has serious consequences for the entire family. It's important as adoptive parents to maintain financial stability for the good of the child. Dipping into future retirement savings or running up credit card debt can add to your financial stress and family stress in general, as well as throwing your long-term goals and planning off course.

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## Taking Care of Yourself

Both before receiving the child and after the child's placement, adoptive parents need to be sure to take care of themselves. Adoption often is an emotionally charged experience with many highs and lows.

### SUPPORT GROUPS

Participation in adoption support groups can be helpful while you're waiting for a child, and is especially important following adoption. These groups are designed to help adoptive parents cope with the challenges of raising adopted children through the sharing of



experiences by fellow adoptive parents. Groups may have been formed independently or under the auspices of an adoption agency. Cost generally is minimal.

### PARENTING OR ADOPTION INFORMATION CLASSES

These classes may, in some instances, be required as part of the adoption home study process. Since adoption is a life-long process, many parents also find it helpful to continue to learn about adoption issues and parenting as their children reach different stages of development. You may wish to attend workshops or seminars that focus on telling your child about his or her adoption, dealing with common parenting problems such as bed wetting or fighting, or working effectively with teachers and the school system to be sure your child's needs are met. Classes frequently are sponsored by an adoption agency and a small registration fee usually is required.

### RESPITE CARE

Respite care programs are designed for adoptive parents who need an emotional break. Typically, this involves someone else taking care of the child for a short time, such as a few hours, a weekend, or more. When families use respite care, they need someone who has the expertise to care for their child or children -- someone with more experience than your neighborhood teenage baby-sitter is likely to have. Some government subsidies may be available to pay for respite care for those who adopt

waiting children, but parents usually have to pay for this themselves.

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## Planning for Your Child's Future

### WILLS AND TRUSTS

If you don't have a will, this is the time to have one prepared. Once the child is placed in your home, you'll want to see an attorney to add the child to your will or to any trusts you may have. Mentally or physically disabled children can raise unique legal and financial issues. Think carefully about who will take care of your adopted child should something happen to you.

### BENEFICIARY DESIGNATIONS

Financial planners generally recommend that parents not name their children as direct beneficiaries to their insurance policies, retirement plans, individual retirement accounts, investments, and so on. That's because minors are restricted by state laws in their access to funds. However, your circumstances may call for naming the child as a beneficiary (and almost certainly as a secondary beneficiary). Talk with a financial planner or other specialist to determine the most appropriate actions.



### TRUSTS FOR CHILDREN WITH DISABILITIES

If you adopt a child with a physical or emotional disability who might never be self-sufficient, you can arrange for a special-needs trust. This is a trust established by parents for the benefit of their child. Families with adequate income can fund the trust with life insurance, for example. A trust can be useful in allowing family financial support for the child without affecting the child's eligibility for Supplemental Security Income (SSI) from the federal government. This is a highly technical area and an experienced attorney and financial planner should be consulted.

### BIRTH PARENT SEARCH

It is natural for an adopted child to be curious about his or her biological parents or siblings. Some adoptees will want to search for their roots or have a reunion with their biological parents or siblings once they reach adulthood. Some states may make the records available to the adopted child when he or she is age 18 or 21. Even then, state laws vary considerably regarding the circumstances under which information can be released. Other

states keep the records permanently sealed.

By collecting as much background information as you can during the adoption process, you may be able to satisfactorily answer some of your child's questions until he or she is old enough or able to get further information on his or her own.

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As noted earlier, the process of adopting a waiting child may entail minimal or no expense. However, some expenses are unique to this type of adoption.

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## Independent Adoptions

Independent adoptions are legal in most states, but not in all. Be sure to check the laws in your state and the state where the birth parents live, if it is different. Generally, it's best to work through an intermediary, preferably an attorney who is knowledgeable about state adoption laws and experienced in handling the legal complexities of adoption. Under no circumstances is it legal to buy a baby or child. You cannot give gifts or money to the birth mother or father in return for the child.

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## International Adoptions

A portion of annual U.S. adoptions involve children from abroad. The cost of an international adoption is similar to that of a domestic private agency adoption, with fees ranging from \$7,000



to \$25,000.

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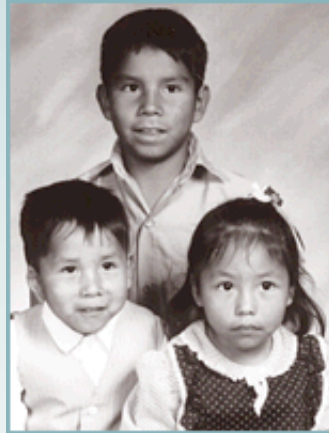
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### WAITING CHILD ADOPTIONS

## Finding a Child



Many children are waiting for good homes. Last year alone, nearly 27,000 waiting children were adopted. If you're working with a public agency, your social worker may present information about children in foster care who might fit into your family. You also may want to look for local waiting child features on television and in newspapers, or contact an adoption exchange to look through photolisting books. Adoption agencies often post photolistings of waiting children on the Internet with free access to whomever has paid for on-line services. You may want to register with an adoption exchange for its child-matching program. None of these activities are likely to cost more than postage or telephone calls. If you subscribe to an exchange's photolisting book to help you identify a child, a nominal amount to cover expenses may be charged. Some exchanges also offer waiting families the opportunity to be featured in the photolisting book for a nominal fee.

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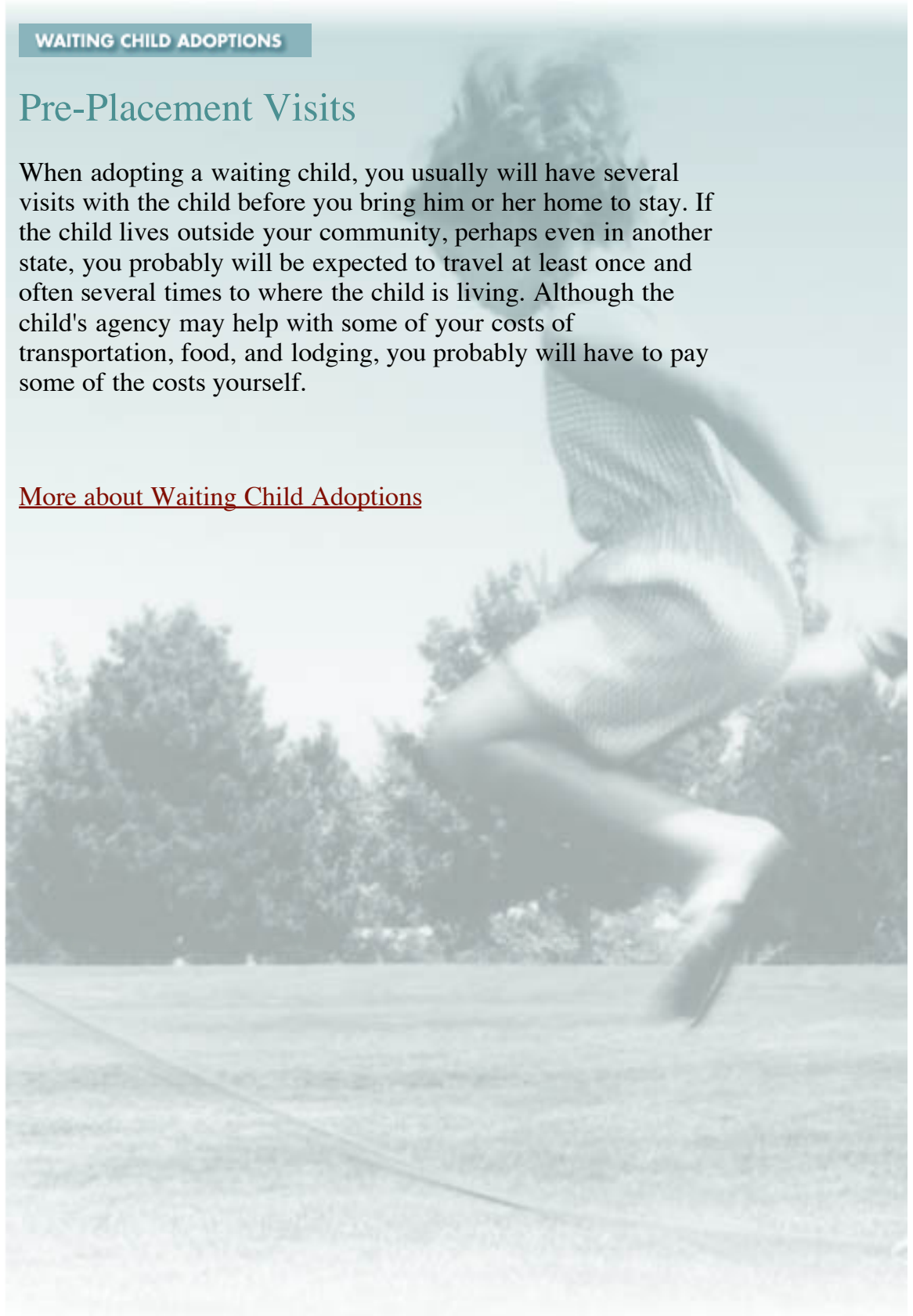
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### WAITING CHILD ADOPTIONS

## Pre-Placement Visits

When adopting a waiting child, you usually will have several visits with the child before you bring him or her home to stay. If the child lives outside your community, perhaps even in another state, you probably will be expected to travel at least once and often several times to where the child is living. Although the child's agency may help with some of your costs of transportation, food, and lodging, you probably will have to pay some of the costs yourself.

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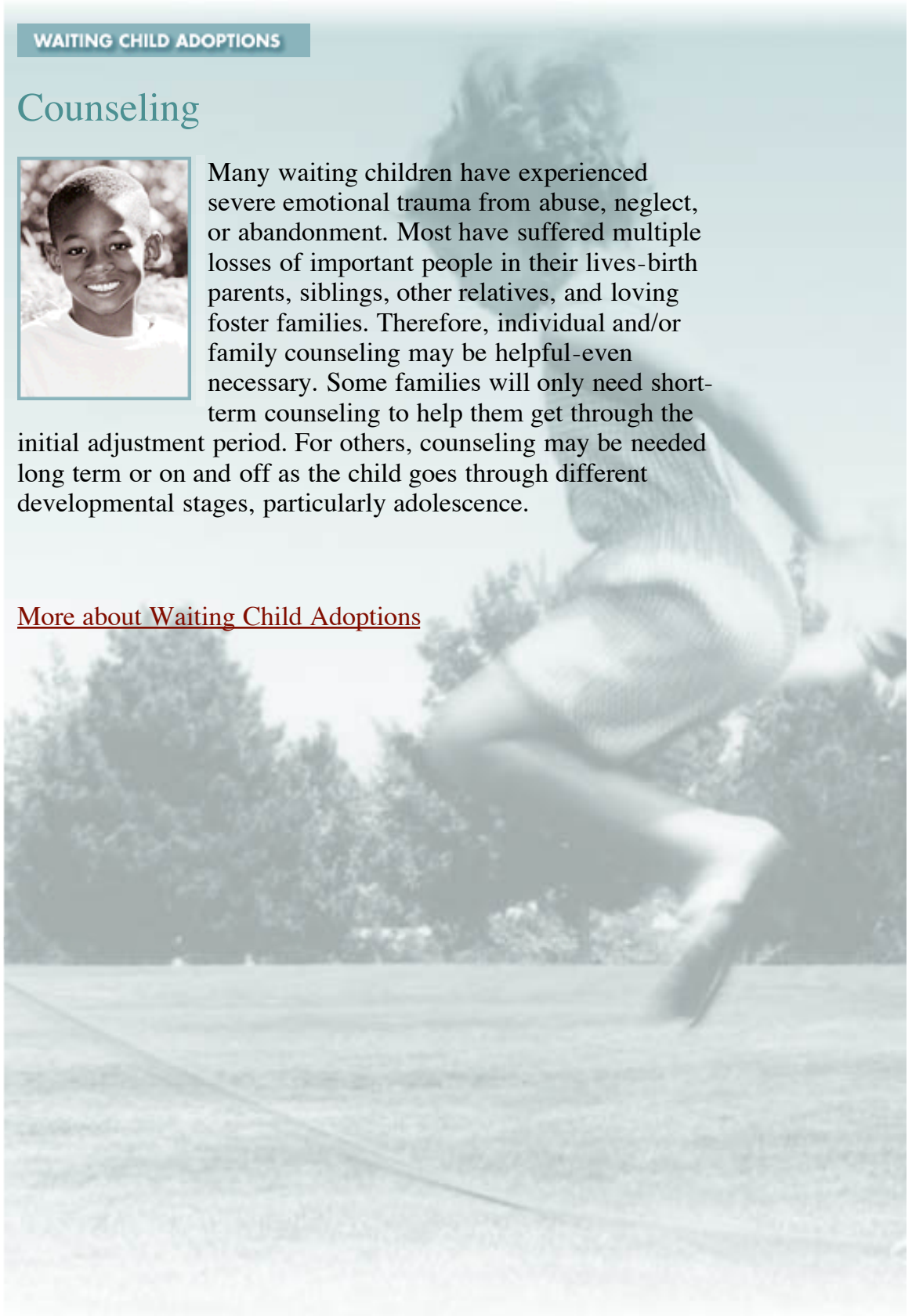
### WAITING CHILD ADOPTIONS

## Counseling



Many waiting children have experienced severe emotional trauma from abuse, neglect, or abandonment. Most have suffered multiple losses of important people in their lives-birth parents, siblings, other relatives, and loving foster families. Therefore, individual and/or family counseling may be helpful-even necessary. Some families will only need short-term counseling to help them get through the initial adjustment period. For others, counseling may be needed long term or on and off as the child goes through different developmental stages, particularly adolescence.

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### WAITING CHILD ADOPTIONS

## Medical Treatment

Children with physical disabilities or medical conditions may require expensive treatment or ongoing care. Children who have experienced abuse and neglect in their birth families, as well as losses and disruptions in foster care, often have emotional and learning problems that respond to short- or long-term treatment. While your family medical plan likely will cover many of these costs, other costs may not be covered.



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### WAITING CHILD ADOPTIONS

## Financial Resources for Waiting Child Adoptions

### GOVERNMENT SUBSIDIES

Federal and state adoption assistance, generally referred to as adoption subsidy programs, are available to ensure that families who adopt waiting children have the necessary services and financial resources to meet their children's ongoing needs. Adoption subsidies are available for your child whether your home study was done by a public or a private agency.



### TITLE-IV ADOPTION ASSISTANCE PROGRAMS

In 1980, Congress enacted the Title IV-E Program to remove financial barriers to the adoption of waiting children. As previously noted, nearly all children waiting in the foster care system are determined to have special needs and many are, therefore, eligible for some adoption subsidy.

Although this is a federally funded program, individual states determine which children qualify. The subsidies, and their amounts, are decided on a case-by-case basis and the needs of the child. The subsidy undergoes an annual renewal process, and the adoption agency helps families through this process.

According to the North American Council on Adoptable Children, to qualify for the Title IV-E adoption assistance program, several criteria must be met:

1. The court must have ordered that the child cannot or should not be returned home to the birth family.
2. The child is a special needs child, as determined by state definition.
3. The child could not be placed for adoption without a subsidy.
4. The child was eligible, before adoption, for assistance under one of two programs:
  - Aid to Families with Dependent Children (AFDC), a program that was eliminated by Congress in 1996 and replaced with a new program, Temporary Aid to Needy Families (TANF).
  - Supplemental Security Income (SSI), a program for low-income persons with disabilities. SSI eligibility rules recently have been tightened, so fewer adopted children may be eligible under this program, especially those with emotional or behavioral problems.

Your own financial resources have no bearing on your child's eligibility for Title IV-E adoption assistance. Eligibility is strictly based on the child's situation before being placed in your home. However, states may take your family income into account, along with the child's needs, when negotiating the actual amount of the subsidy with you.



#### MEDICAL ASSISTANCE

Children who qualify for Title IV-E adoption assistance are automatically eligible for Medicaid benefits. States also may choose to provide Medicaid coverage for children who do not qualify for the federal adoption assistance program. It is possible that your child's need for medical coverage will not be apparent at the time you adopt. However, medical problems that were not fully recognized or disclosed by the child welfare agency may appear later and require long-term and expensive treatment. Also, the effects of multiple foster care placements, as well as a history of abuse and neglect, may make the need for medical coverage for mental health care equally important.

Even if you feel certain that your own health plan will be adequate, it is critical that you arrange, before finalization, for the full amount of Medicaid assistance available. Life is unpredictable, particularly for children who have been in foster care, and even though you may never need to use Medicaid or other parts of the adoption subsidy programs, it's important that all possible resources be available in case they are needed.

## MONTHLY CASH PAYMENTS

The amount of money a family may receive cannot be greater than the foster care payment the state would have made if the child had remained in family foster care. Generally, the monthly cash payment will be less and will vary by child. It also may change for an individual child over time, depending on the child's needs.

## SOCIAL SERVICES

Under Title XX of the Social Security Act, adopted children with special needs may be eligible for social services benefits if there is an adoption assistance agreement in effect for the child. With the help of social workers, adoptive families can identify post-adoption services that will help the adoption succeed. Such services may include specialized day care; respite care; in-house support, such as housekeeping and personal care for the child; and counseling. In some cases, individual counseling for the child may be covered while family counseling is not, and partial costs for some services may have to be met by the adoptive family. It's important to remember that Title XX funds are limited and may not always be available in each state at a given time.

## NON-RECURRING ADOPTION EXPENSES

One-time, out-of-pocket expenses for "reasonable and necessary" costs directly related to the adoption may be reimbursed. These may include adoption fees, court costs, attorney fees, required health and psychological examinations, transportation, and reasonable costs of lodging and food for the child and/or the adoptive parents, when necessary, to complete the placement or adoption process. Although the federal government allows states to reimburse up to \$2,000 in non-recurring expenses, many states have set lower amounts. Check with your case worker to find out which expenses are covered, how much is allowed in your state, and how to process claims for reimbursement.

Whether the federal government or the state provides the subsidy, it is the state that determines the child's eligibility and sends out the adoption assistance checks. If you're denied a government subsidy or feel the subsidy is inadequate, you can appeal the decision through the appropriate state agency.

(For more information about adoption subsidies, call the North American Council on Adoptable Children at 1-800-470-6665.)

## ADOPTION EXPENSE REIMBURSEMENTS



Reimbursement of adoption expenses must be agreed upon before finalization of the adoption and may not include expenses that were reimbursed to the family through another source, such as an employee benefits program.

[Information about Independent Adoptions](#)



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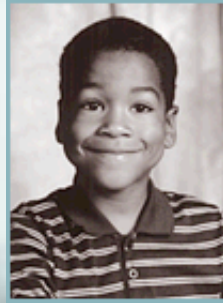
## International

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### INDEPENDENT ADOPTIONS

## Finding a Child



Independent adoptions often involve a search fee if the intermediary is the one identifying a pregnant woman considering adoption. If not, you may have to locate a potential birth mother on your own, which can involve the cost of advertising yourself, such as through want ads. Be sure that such advertising is legal in your state. You also need to plan for the cost of sending out letters to agencies, friends, and relatives letting them know you're looking for a child to adopt, and you may want to add a separate telephone line for responses from birth mothers.

[More about Independent Adoptions](#)



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### INDEPENDENT ADOPTIONS

## Hiring an Attorney

Here are some suggestions to help keep your attorney fees reasonable.

1. Hire an attorney who is experienced in handling adoptions. Don't select an attorney just because he or she is a friend or on the recommendation of friends, unless they were satisfied with this attorney's fees and services for their own adoption. You don't want to pay an inexperienced attorney to learn on the job.
2. Have realistic expectations about the role of an attorney. The attorney should provide competent legal services, but should not be relied on to perform "hand holding" through the adoption process. Other professionals and support groups can fulfill this need.
3. Ask the following questions:
  - What is the average cost of the adoptions you've handled?
  - Do you charge a flat fee or bill by the hour?
  - If a flat fee, what does that fee include? Home study? Matching with a birth mother? All legal fees? Counseling services? Advertising?
  - Are expenses, such as preparation of letters and documents, photocopying, telephone calls, and postage, charged separately?
  - Is a retainer fee required up front, and if so, how much is it?
  - If the birth mother changes her mind, what happens to the retainer fee?
4. Come to all meetings well-prepared, with papers organized and questions thought out in advance, since attorneys generally charge by the hour.

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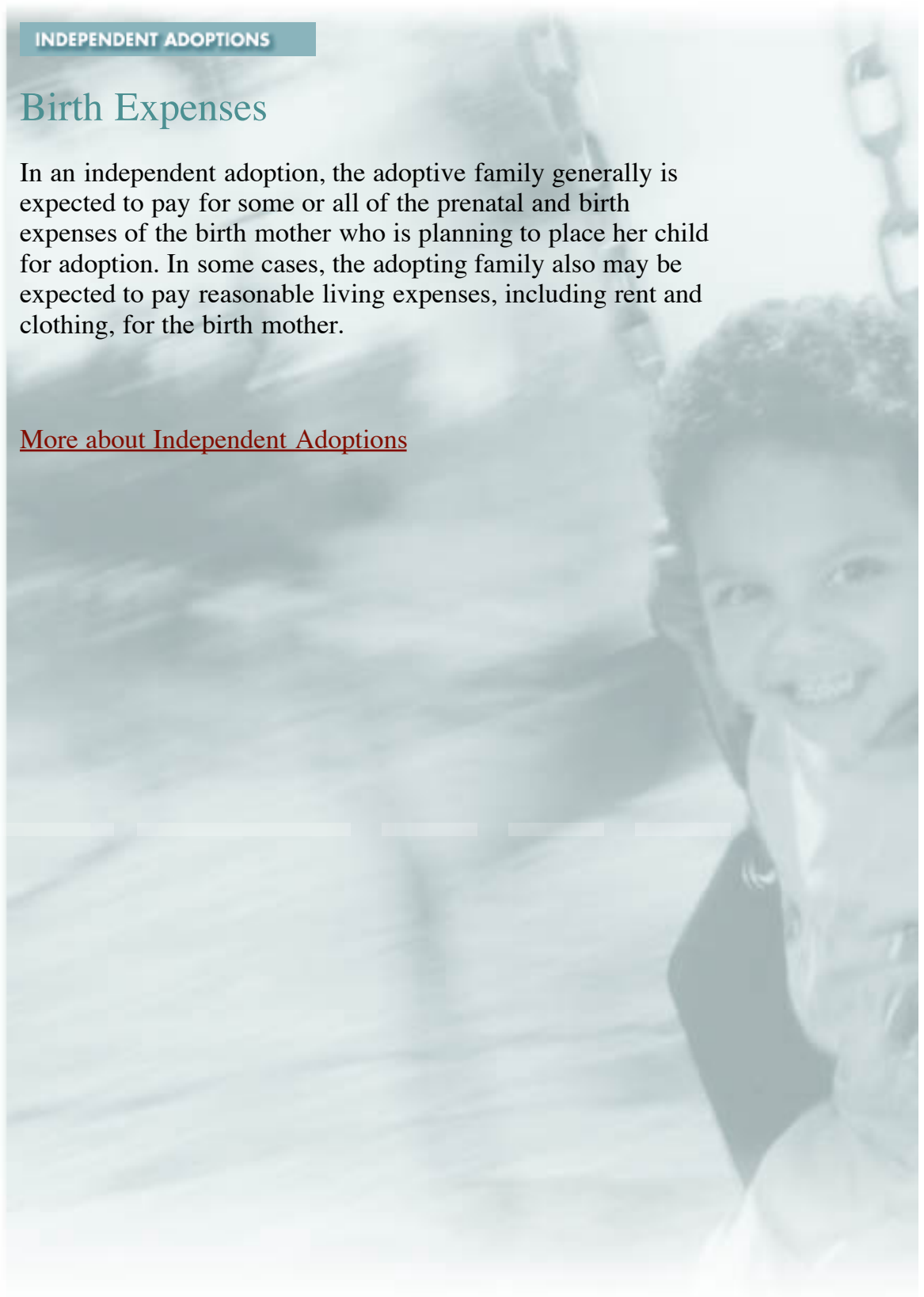
[Financial Resources](#)

### INDEPENDENT ADOPTIONS

## Birth Expenses

In an independent adoption, the adoptive family generally is expected to pay for some or all of the prenatal and birth expenses of the birth mother who is planning to place her child for adoption. In some cases, the adopting family also may be expected to pay reasonable living expenses, including rent and clothing, for the birth mother.

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### INDEPENDENT ADOPTIONS

## Adoption Insurance

Sometimes, the birth mother or birth parents terminate the adoption process before it becomes final. Then the adoptive parents may find themselves unable to recover their expenses. In some cases, it may be possible to buy adoption insurance to protect against this financial loss. Ask an adoption expert or insurance professional for information.

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### INTERNATIONAL ADOPTIONS

## Differences to Expect

An international adoption requires numerous unique steps that may or may not be included in the agency's overall adoption fees. Some of the paperwork that may be needed or unusual circumstances that may arise in international adoptions include the following:

- Dossier of documents for the Immigration and Naturalization Service. This generally will include a fingerprint check, proof of U.S. citizenship, marriage certificate, divorce papers, evidence of financial support, medical exam, and birth certificate for the adopted child.
- Passports, visas, and immunizations.
- Translation of documents.
- "Donation" fees to help pay for the foreign country's institutionalized children.
- Foreign attorney fees and court costs.
- Two agency fees. In most cases, your adoption fee will cover the services provided by the agency doing your home study, as well as those of the agency providing placement services. All agencies do not work with all countries, so the agency you select may collaborate with an agency that does work with the country from which you wish to adopt. When two agencies are involved in the adoption, your costs may be higher.
- Transportation, food, and lodging costs involved for you or an escort to travel to the child's country to bring the child home. Some countries require adoptive parents to stay only a few days; others require that at least one of the adopting parents stay for up to 8 weeks to be approved as an adoptive family by local officials.
- Travel insurance.
- Foster care for the child in the foreign country during the adoption process.
- Re-adopting in the United States, in some instances (even if formally adopted in another country).
- Naturalization process; naturalization is now automatic by law at the time of finalization.
- Proof to the U.S. government that the adoptive family has income and/or assets that put them 125 percent or more above the poverty level for a size family that includes the child to be adopted.
- Undiagnosed medical problems. Various parasites, skin disorders, and so on may require treatment after you bring the child home.

There are some financial risks in international adoptions. A country may decide to close its doors to outside adoptions. In

that case, adoptive parents in the middle of the adoption process in that country could lose money, as well as be unable to complete an adoption of a child already selected. In most cases, the agency you're working with will be aware of impending changes in a particular country, usually before a specific child has been identified, and redirect you to another country. There may be some costs for additional paperwork required by the new country.

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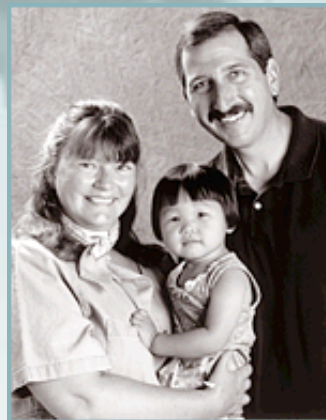
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### INTERNATIONAL ADOPTIONS

## Financial Resources

### FEDERAL AND STATE ADOPTION TAX CREDIT

The federal adoption tax credit of up to \$10,390 may be the only governmental assistance available to you when you adopt a child internationally. As noted previously, unlike domestic adoptions, the credit can only be taken once the adoption is finalized. In addition, the Immigration and Naturalization Service requires adoptive parents to sign an affidavit of support saying that they won't ask the U.S. government to support the adopted child. This affidavit is binding for three years. This form is currently under revision and the length of time that the new form will be binding is uncertain at this time.



### NON-RECURRING ADOPTION EXPENSES

According to the North American Council on Adoptable Children, under specific and limited circumstances, several states will consider reimbursing one-time expenses for international adoptions. Each state sets its own requirements to determine whether the adopted child and the child's family would qualify for this reimbursement. Reimbursable expenses may include attorney's fees, medical treatment, court costs, and travel expenses associated with placement.

### SLIDING-SCALE FEES

Some adoption agencies may reduce fees for low-income families adopting older children or children with special needs from abroad.

### EMPLOYEE BENEFITS AND MILITARY PROGRAMS

Employers may reimburse some expenses associated with international adoptions through their employee adoption

✓  
benefits program. The military also includes international adoptions in their adoption assistance programs.

#### MEDICAL ASSISTANCE

In a few rare cases, your child may be eligible for SSI and then be able also to receive Title IV-E adoption assistance.

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## Conclusion

Tina and Richard Johnson and Henry and Linda Rivera are excited about their adoption plans and now feel they are well-informed about the financial issues they will face. This knowledge has helped them know where to go and who to ask to get their questions answered. It also has helped them understand the wide variety of answers they sometimes get. The Johnsons and Riveras are preparing for their children with much more confidence than they had when they began considering adoption.



## Checklist

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## Checklist

<input type="checkbox"/>	Read as much as possible about adoptions.
<input type="checkbox"/>	Talk to friends or acquaintances who have adopted.
<input type="checkbox"/>	Attend orientation sessions.
<input type="checkbox"/>	Decide what type of adoption most appeals to you, and review its most important points and features.
<input type="checkbox"/>	Interview several adoption agencies or other intermediaries.
<input type="checkbox"/>	Clarify and compare adoption fees.
<input type="checkbox"/>	Estimate all other potential expenses.
<input type="checkbox"/>	Apply for an adoption.
<input type="checkbox"/>	Have a home study conducted.
<input type="checkbox"/>	Begin the search for a child.
<input type="checkbox"/>	Select a child.
<input type="checkbox"/>	Review and adjust expense estimates, if necessary.
<input type="checkbox"/>	Prepare your home for the arrival of your child.
<input type="checkbox"/>	Seek and apply for adoption loans, if necessary, or for assistance (government, employer, and so on).
<input type="checkbox"/>	Add your child to your health plan.
<input type="checkbox"/>	Finalize the adoption. (In the case of international adoptions, also apply for U.S. citizenship for your child.)
<input type="checkbox"/>	Get a new Social Security number for your child.
<input type="checkbox"/>	Get a new birth certificate for your child.
<input type="checkbox"/>	Update your will, life insurance policy, and other appropriate documents.
<input type="checkbox"/>	

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## Adoption Terminology



When the Johnsons started telling their family and friends that they were thinking about adopting a child, it seemed that everyone had a different story to tell or questions to ask. Their neighbors, Henry and Linda Rivera, also have expressed an interest in adoption, since they have not been able to become pregnant. But Henry has been hearing that adopting a child is very expensive. He's concerned about

this cost, particularly since they have spent so much money on doctor's visits and procedures in an effort to become pregnant. Being practical folks, both couples decided to find out if what they were hearing about the high cost of adoption was, in fact, true.

Very quickly, the Johnsons and Riveras discovered that they must learn a whole new vocabulary to fully understand what adoption professionals and adoptive families are talking about. Learning the vocabulary will help them ask the right questions. Here are some terms you're sure to encounter.

---

### PUBLIC ADOPTION AGENCIES

State and county agencies (known variously as departments of social services, human services, children and family services, and so on) that are responsible for placing waiting children from foster care or institutional settings with adoptive families.

### PRIVATE ADOPTION AGENCIES

Non-profit or for-profit agencies licensed by the state that depend on fees and donations, rather than tax dollars, to operate. Some are private agencies that place infants or children born locally or from other countries, though some work with public agencies to place children who are in foster care.



### WAITING CHILDREN

These children also are referred to as children with "special needs." (NOTE: Internal Revenue Service [IRS])





publications use the term "special needs.")

The large majority of children adopted through state or county adoption agencies are considered waiting children. They come into the public welfare system (foster care) because of parental abuse, neglect, or abandonment. Many of these children have emotional and behavioral difficulties as a result of their experiences. Some also have physical and developmental disabilities. The majority of these children are school aged, some are brothers and sisters who need to be adopted together, and more than 50 percent are children of color.

## SPECIAL NEEDS

Same as the above definition for "waiting children." This book uses the term "waiting children"; however, the IRS and some state agencies use the term "special needs" in their publications.

## OPEN, SEMI-OPEN, AND CLOSED ADOPTION

Different agencies or organizations may have varying interpretations of the following terms. The definitions here are meant only to provide a general overview and may not match completely how a particular agency uses a specific term.

An OPEN ADOPTION is one in which last names, addresses, and telephone numbers typically are exchanged and the birth parent/s, the adoptive family, and, in some cases, the child may visit on a regular basis. In a fully open adoption, the birth parent/s and the adoptive family know each other and have ongoing communication about the child.

In a SEMI-OPEN ADOPTION, communication is more limited. Last names, addresses, and telephone numbers usually are not exchanged, sharing of photos or other information is less frequent, and all communication takes place through a third party, usually the adoption agency.

In a CLOSED ADOPTION, no identifying information about the birth family or the adoptive family is shared, and the families do not communicate. The adoptive family usually receives non-identifying background information about the child and the birth family before placement. After adoption, the records are sealed and typically are not available to the adopted

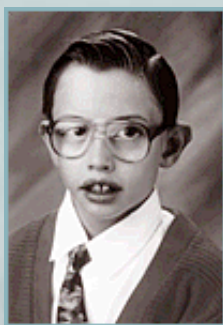
child. For more information about the availability of adoption records, refer to the "Birth Parent Search" section under Planning for Your Child's Future later in this book.

## IDENTIFIED ADOPTION

In this type of adoption, the birth mother has identified the family whom she wishes to adopt her child.

## INDEPENDENT ADOPTIONS

These adoptions are arranged through an intermediary, such as a lawyer or a physician, rather than through a licensed adoption agency. The intermediary may find the birth mother, who plans to place her child for adoption, or may help the birth mother locate a family interested in adopting her child. NOTE: Independent adoptions are not legal in all states; check with your state department of social services.



## INTERNATIONAL ADOPTIONS

These are adoptions of children who were born in or are nationals of other countries.

## HOME OR ADOPTION STUDY

A home study, also called an adoption study, is a written description of you and your family prepared by an adoption agency or private adoption professional. It is used to determine which child would best fit into your home. The home study process should be an educational and enlightening experience for the prospective adoptive family.

Having a study performed by an adoption agency or licensed social worker often is the best way to proceed. The type of adoption likely will influence who should perform the home study. It is important to choose the appropriate adoption agency or licensed social worker to do your study so it will be accepted by the court. Check with your state or county department of social services for guidance in this area. You can expect some or all of the following to be part of the process.

- interviews with the parent/s individually and together (if a couple)
- group meetings involving several applicant families  
(many agencies do this)
- autobiographies written by each parent
- a home visit
- medical reports from your physician

- references from friends and associates
- proof of employment
- investigations into any criminal record, including the state's child abuse registry
- participation in adoption information training classes
- personal finance information
- copies of tax returns

In the course of the home study process, you will have the opportunity to talk with your social worker about the following topics:

- why you want to adopt
- your readiness to parent
- your family's values
- your hopes and expectations for the adoptive child
- your family's strengths and weaknesses
- how your family handles crises and change
- where you'll get support or professional help, if needed

It's quite possible that, as you move through the adoption process, you'll be working with more than one social worker.

## PRE-PLACEMENT

This is the period of time after your home study is completed and before your child comes home.

## PLACEMENT

Placement occurs when the child you plan to adopt moves into your home.

## FOSTER/ADOPT PLACEMENT

A child is placed with the foster/adopt family before the birth parents' rights have been legally terminated so there is still a possibility that the child may be reunited with his or her birth family. If the birth family's parental rights are terminated, the foster/adopt family will be considered the adoptive family for the child.

## POST-PLACEMENT

This is the time after the child has been placed in your home and before finalization. The social worker doing post-placement supervision will visit your home several times during the 6 to 12 months between placement and finalization to provide support for you and your child and to help you get other professional assistance, if needed, to make the placement successful. A certain number of visits are required by the courts before the adoption can be finalized.

## FINALIZATION

This is when the court takes the necessary action to make the child a legal member of your family. Usually, your whole family will go to court with your adoption worker or lawyer.

## POST-ADOPTION

This is not a specific period of time; instead, it is the active, rewarding, and challenging process of living as a family after the adoption has been legally finalized.

## ADOPTION EXCHANGES

These organizations are designed to provide connections between prospective adoptive parents and adoption agencies that place children. Many states have their own state-operated exchange that keeps a listing of adoptable children waiting in their foster care system, as well as families who have completed their adoption home study with a state agency. Many states publish a photolisting book of the children waiting in their state.



Regional, national, and international exchanges are non-profit organizations that serve waiting children and families in more than one state. They often publish in print or on the Internet a photolisting of waiting children, provide other services to help recruit adoptive families, make connections between prospective adoptive families and the agencies who have custody of the waiting children, and provide adoption information to prospective families. Some exchanges also list families who have completed home studies and are waiting to adopt.

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Now that the Johnsons and Riveras are familiar with some of the adoption vocabulary, they have even more questions. They want to know what will be involved in the adoption process. They've already begun the process, but are eager to find out what happens next. [What will it take to bring a child home?](#)



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## Resources

### MAGAZINES and NEWSLETTERS

#### Adopted Child

Lois R. Melina, editor and publisher  
PO Box 9362  
Moscow, ID 83843  
*Bimonthly newsletter*

#### Adoptive Families Magazine

1-800-372-3300  
*Bimonthly magazine*

#### Roots and Wings

PO Box 577  
Hackettstown, NJ 07840  
*Quarterly magazine*

#### Fostering Families Today Magazine

541 East Garden Drive, Unit N  
Windsor, CO 80550  
1-888-924-6736  
*Bimonthly magazine*

#### Adoptalk

published by the North American Council on Adoptable Children  
970 Raymond Ave., Ste. 106  
St. Paul, MN 55114 -1149  
*Quarterly newsletter*

#### Adoption Today Magazine

541 East Garden Drive, Unit N  
Windsor, CO 80550  
1-888-924-6736  
*Quarterly magazine*

## Resources

### BOOKS and HANDBOOKS

The following books may be available in your local bookstore  
or from one of the booksellers listed below.

Tom O'Hanlon, Ph.D.



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## Accessing Federal Adoption Subsidies After Legalization

Order from: CWLA c/o CSSC  
PO Box 7816  
300 Raritan Center Parkway  
Edison, NJ 08818-7816  
1-800-407-6273

Lizanne Capper

### That's My Child: Strategies for Parents of Children with Disabilities

Order from: CWLA c/o CSSC  
PO Box 7816  
300 Raritan Center Parkway  
Edison, NJ 08818-7816  
1-800-407-6273

Susan B. Edelstein

### Children with Prenatal Alcohol and/or Other Drug Exposure: Weighing the Risks of Adoption

Order from: CWLA c/o CSSC  
PO Box 7816  
300 Raritan Center Parkway  
Edison, NJ 08818-7816  
1-800-407-6273

### Adoption: How to Begin With Eyes Wide Open: A Workbook for Parents Adopting International Children Over Age One

Order from: Adoptive Families of America  
2309 Como Ave.  
St. Paul, MN 55108  
1-800-372-3300

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### OTHER BOOKS

Bartels-Rabe, Lisa, and van Gulden, Holly.  
Real Parents, Real Children: Parenting the Adopted Child

Bartholet, Elizabeth  
Family Bonds: Adoption and the Politics of Parenting

Bolles, Edmund Blair.  
The Penguin Adoption Handbook

Bothun, Linda.  
When Friends Ask About Adoption

Brodzinsky, David M., Ph.D.; ed, Schechter, Marshall D., MD; and  
Henig, Robin.

Being Adopted: The Lifelong Search for Self

Crain, Connie and Duffy, Janice.

How to Adopt a Child: A Comprehensive Guide for Prospective Parents

Jewett, Claudia.

Adopting the Older Child

Jewett, Claudia.

Helping Children Cope with Separation and Loss

Johnston, Patricia Irwin.

Launching a Baby's Adoption: Practical Strategies for Parents and Professionals

Kack, Gregory, Ph.D. and Kupecky, Regina, LSW.

Adopting the Hurt Child

Kirk, H. David.

Shared Fate: A Theory and Method of Adoptive Relationships

Krementz, Jill.

How It Feels to Be Adopted

Mansfield, Lynda and Waldmann, Christopher.

Don't Touch My Heart

McNamara, Joan.

The Adoption Advisor

Melina, Lois R.

Making Sense of Adoption

Melina, Lois R.

Raising Adopted Children

Melina, Lois R.

The Open Adoption Experience

Register, Cherie.

Are These Kids Yours? Americans with Children Adopted from Foreign Countries

Rosenberg, Maxine B.

Growing Up Adopted

Russell, Marlou.

Adoption Wisdom

Sandmaier, Marian.

When Love is Not Enough

Schooler, Jayne.

Raising the Rainbow Generation: Teaching Your Children to be Successful in a Multicultural Society

Sorosky, Arthur D.; Baran, Annette; and Pannor, Reuben.

The Adoption Triangle: Sealed or Open Records:

How They Affect Adoptees, Birth Parents and Adoptive Parents

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### SOURCES OF ADOPTION-RELATED BOOKS AND OTHER MATERIALS

#### Adoption Thrift Books

9 Foxboro Circle  
Madison, WI 53717

#### Child and Family Press

CWLA c/o CSSC  
PO Box 7816  
300 Raritan Center Parkway  
Edison, NJ 08818-7816  
1-800-407-6273

#### Tapestry Books

Country Club Drive  
PO Box 359  
Ringoes, NJ 08551-0359  
1-800-765-2367

## Resources

### INTERNET SITES

There are numerous sites on the Internet. These ones have been highly recommended.

#### National Adoption Information Clearinghouse

<http://www.calib.com/naic>

#### AdoptionNetwork

<http://www.adoption.org>

#### International Adoption Clinic

<http://www.cyfc.umn.edu/Adoptinfo/iac.html>

Department of State, Office of Children's Issues

<http://travel.state.gov/officeofchildissues.html>

The Adoption Exchange, Inc.

<http://www.adoptex.org>

The Collaboration to Adopt US Kids

<http://www.adoptUSKids.org>

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### ORGANIZATIONS

Adoptees' Liberty Movement Association (ALMA)

PO Box 727

Radio City Station, NY 10101-0727

212-581-1568

Adoption Exchange Association

8015 Corporate Drive, Suite C

Baltimore, MD 21236

1-410-933-5700

<http://www.adoptea.org>

American Academy of Adoption Attorneys

Box 33053

Washington, DC 20033-0053

202-832-2222

American Academy of Pediatrics

141 N.W. Point Blvd.

Elk Grove Village, IL 60007

847-228-5005

American Adoption Congress

1000 Connecticut Ave., Ste. 9, N.W.

Washington, DC 20036

202-483-3399

Child Welfare League of America

440 First St. NW, 3rd Floor

Washington, DC 20001

202-638-2952

<http://www.cwla.org>

Concerned United Birth Parents (CUB)

2000 Walker St.

Des Moines, IA 50317

800-822-2777

The Directory for Adoptive Parents Over 40

1005 Palmetto St.

Clewiston, FL 33440

Gift of Adoption Fund  
101 East Pier Street, 1st Floor  
Port Washington, WI 53074  
1-262-268-1386  
1-877-905-ADOP(2367)  
<http://www.giftofadoption.org>

Global Connections: Adoptions for Americans Abroad  
354 Allen St.  
Hudson, NY 12534  
518-828-4527  
800-451-5246  
44-181-870-0227 England

International Concerns Committee for Children  
911 Cypress Dr.  
Boulder, CO 80303  
303-494-8333  
<http://www.fortnet.org/ICC>

International Soundex Reunion Registry  
PO Box 2312  
Carson City, NV 89702  
702-8827755

Joint Council on International Children's Services  
7 Cheverly Circle  
Cheverly, MD 20785  
301-322-1906

The National Adoption Center  
1500 Walnut St., Ste. 701  
Philadelphia, PA 19102  
800-TO-ADOPT  
<http://nac.adopt.org/nac/nac.html>

National Adoption Information Clearinghouse  
10530 Rosehaven, Ste. 400  
Fairfax, VA 22030  
PO Box 1182  
Washington, DC 10013-1182  
888-251-0075  
<http://www.calib.com/naic>

National Council for Single Adoptive Parents  
Box 15084  
Chevy Chase, MD 20825  
202-966-6367

National Resource Center for Special Needs Adoption  
Spaulding for Children  
16250 Northland Dr., Ste. 120  
Southville, MI 48075  
810-443-7080

North American Council on Adoptable Children  
970 Raymond Ave., Ste. 106



St. Paul, MN 55114-1149

612-644-3036

800-372-3300

<http://www.cyfc.umn.edu/Adoptinfo/nacac.html>

### Resolve, Inc. (National Office)

1310 Broadway

Somerville, MA 02144-1779

617-623-0744

<http://www.resolve.org>

### Single Parents for Adoption of Children Everywhere (SPACE)

6 Sunshine Ave.

Natick, MA 1760

617-641-9816

### Stars of David International

3175 Commercial Ave., Ste. 100

Northbrook, IL 60062-1915

847-509-9929

### The Adoption Exchange, Inc.

14232 E. Evans Ave.

Aurora, CO 80014

303-755-4756

1-800-451-5246

<http://www.adoptex.org>

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## Resources

### INFORMATION ON OTHER FINANCIAL RESOURCES

#### First Union National Bank of Maryland

502 Hungerford Dr.

Rockville, MD 20850

888-314-5437

#### National Adoption Foundation

100 Mill Plain Rd.

Danbury, CT 06811

203-791-3811

#### Internal Revenue Service

1-800-829-1040

<http://www.irs.gov>

For further information about adoption or to obtain a printed copy of this information, contact the following organizations:



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