



A D O P T I O N S

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Dear Adoptive Parent,

Allow me to be one of the first to say, "CONGRATULATIONS" on your decision to adopt! You have begun an exciting journey in which you will create your very own unique adoption story – a story to be told for many years to come. Your journey may seem long, and there may be curves along the way, but you have great joy awaiting you in the end.

My role in your adoption will be to assist you in financing and grant options. If you have already obtained complete financing, I rejoice with you. However, with many adoptions, financing comes gradually. Do not be discouraged. There are many options available for you. The following financial guide contains resources to assist you in financial decisions. After you have read through the material, contact me if you have any questions. Let me honestly inform you that completing grant applications can be quite time consuming. You will feel you have answered the same questions repeatedly in addition to revealing every financial document in your files. Keep focused on the vision of bringing home that precious child who is waiting for a forever, loving family – YOUR family.

Time and time again, I have seen families miraculously obtain the needed funds for their adoption. You WILL reach the end of your journey. Surround yourselves with a strong support group and begin your first fundraiser. If you need encouragement, read my family's story at www.MLJadoptions.com; go to the pink box and click on "Learn More About Our Agency" and then my name. Because we have been in your shoes, I have chosen to assist you in your journey out of gratitude for the many people who assisted us in our journey.

Your family will be blessed in many ways because you have compassion for children in need of forever, loving homes. God bless you as you labor to fund your journey.

For the orphan locally and globally,

Camie Schuiteman

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Supporting families before, during and after adoption.

Financial Resource Guide

Getting Started

Organize

Organize all your adoption paperwork, documents, and communications in a 3-ring binder. Here are some suggested divisions: Adoption-Related Receipts, Communications with MLJ International (or your agency), Donation Records, Dossier Documents, Finances, Grant Applications (one for each foundation), Home Study, Fundraisers (each individual one), Travel, and Misc. I suggest keeping a photocopy of all checks and a record of all donations.

Make a Financial Plan

- Assess your current finances.
- Develop a budget if you haven't done so.
- Discover how much money you personally have to contribute to the adoption fund.
- Estimate how much additional money you will need.
- Explore all available options for funding.

Decide if "Fundraising Assistance" is for you

- If so, you MUST begin to take advantage of all incoming resources.
- See "Fundraising Assistance Programs." (page 6)

Options for Financing

Benevolent Funds

- Family & Friends: Once they understand your passion for the fatherless and how costly the venture will be, they may want to have a part in your venture.
 - Make a list of people who might generously support your goal.
 - Send them a letter clearly expressing your heartfelt desire to adopt and your financial need.
 - See "Tips for Writing a Fund Raising Letter."
 - Give instructions on how donations can be tax deductible.
 - MLJ International clients may have checks sent to the MLJ office with a note attached stating the beneficiary. For specific questions, contact the accounting department.
- Churches: Many churches have a discretionary fund set aside for benevolent ministries. An individual fund can also be set up through your local church specifically for your adoption, making all contributions tax deductible.
 - This adoption account must be brought to your governing board, voted on, and recorded in the official minutes.
 - Make sure your donors receive receipts for end-of-the year tax purposes.
 - See "Creating an Adoption Account at Your Local Church."

Creative Fundraising

- www.angelbins.com – A no-cost fundraiser! Collect used shoes and raise up to \$5,000. The amount raised is determined by the pound of shoes collected. There are helpful tips on website to maximize your fundraising.
- www.funds2orgs.com and www.sneakers4funds.com – A no-cost fundraiser collecting used shoes! Able to service the entire USA.
 - contact Tom Henderson tom@funds2orgs.com or (407)930-2979 ext. 201
- Marathon: For recreational and avid runners, consider a marathon. Go to www.marathonforadoption.com or www.wikihow.com/Organize-a-Marathon.com for help planning.
- Garage Sale: Ask family and friends to have “clean your closets” day and donate any items that would sell. One man’s junk is another man’s treasure!
- Fundraising Dinner & Auction: Solicit goods and services from restaurants, theatres, and contractors for an auction. Have friends sponsor a table. Guests pay a set amount per plate.
- Scrapping Night: Have a scrapbooking party. Charge \$20 for each attendee. Invite a consultant to demonstrate the newest techniques. Ask if she will donate a portion of her sales to your adoption fund.
- Sell T-Shirts:
 - www.147millionorphans.com - Proceeds go directly to your agency.
 - www.bonfirefunds.com – All profits go to your adoption, no risk & no money in advance
 - www.fundthenations.com – Preordered, excellent quality t-shirts (**my favorite**)
- Individual Distributors – Ask supporters who have a business to sponsor a special adoption sale (examples: make-up, jewelry, kitchenware, etc.). For a specified evening or time, all profits will be donated to your adoption fund.
- Handicrafts: Sell items you or your friends make at a craft fair, consignment shop, or online. If you anticipate a long wait, you have time for funds to trickle in.
- Golf Scramble: For golfing enthusiasts, try a golf scramble as a fundraiser. Check the following website for organizational ideas:
 - www.teetimespress.com, click on “Local Golf” then “Outings & Charity Events”
- “...A-THONS”: Host a bike-a-thon, skate-a-thon, walk-a-thon, or any “a-thon” you would enjoy. Ask people to sponsor you or to solicit their own sponsors to join you.
- Bowling: Ask a bowling alley to donate several hours on a slow day. Invite friends to join you for an afternoon of bowling for a minimum donation. Provide snacks, beverages, and silly prizes.
- Basketball Tournament – Organize a 3 on 3, full-day event. Invite other church teams or city leagues to participate. Charge a team fee. Sell t-shirts. Sell snacks & refreshments that have been donated. Get a church or Boys’ & Girls’ Club to lend their gymnasium for the day. Even organize a clean-up crew.
- Usborne Greeting Cards
 - www.cardsforacausefundraiser.com – Sell beautiful, embellished cards for 40% profit.
- Coffee
 - www.justlovecoffee.com : Make \$5 per bag of coffee sold. You can also sell up to 1 year after your adoption for post-adoption expenses.
- Cookbooks: Create and sell a cookbook

- www.morriscookbooks.com
- www.cookbookoriginals.com
- www.cookbookprinter.com
- Detergent – Sell laundry detergent.
 - www.detergentfordollars.com
 - www.gmackfundraiser.com – Business based in Anderson, Indiana
- Spirit Cups: Sell cups from your favorite sports team. Plan around Christmas or Father's Day as they make nice gifts.
 - www.spiritcups.com
- Restaurant Fundraisers: Fifty restaurants are listed in the book, Adopt Without Debt
 - Chick Fil-A/ Fazoli's
 - www.fasttrackfundraising.com - Sell restaurant cards for \$20, but redeemable for \$50. You receive 50% profit. Plus they offer a variety of other fundraisers such as candles and scratch off cards.
- Photo Shoot: Are you a photography bug? Take photos in the park. Set a suggested donation and give them a CD of photos that they can have printed.
- Recycle: Recycle old cell phone and printer cartridges to raise money. Free UPS labels provided for no-cost shipping.
 - www.fundingfactory.com
- First-Aid Kits: Purchase for \$4 and sell for \$8-10
 - www.first-aid-product.com – click on “First Aid Fundraising”
- Spring flowers from your garden: sell them online or in person
 - www.flowerpowerfundraising.com – Receive 50% profit with 100% money-back guarantee.
- Singing Telegrams: one family raised \$1,000 on Valentine's Day
- Mixed Bag Designs: sell all types of bags, purses, and organizers with the possibility of earning 50% profit and free shipping. These products are one of my personal favorites!
 - www.mixedbagdesigns.com
- Esty Store: sell handmade items through Esty for a minimal fee when you sell items
 - www.etsy.com
- Auction: host a free, online auction with www.32auctions.com. Free for up to 20 items. Premium packages available.
- Sell adoption products and earn 40% profit. Go to “TAKE ACTION” & scroll down to “Fundraising.”
 - www.ordinaryhero.org

Fundraisers That Help TWO Causes at Once

- Apparent Project www.apparentproject.org
 - Sell bracelets & necklaces from Haitian artisans
 - Help them and you with 50% profit, very successful adoption fundraiser!
- Both Hands www.lifesongfororphans.org
 - A project through Lifesong for Orphans which serves widows while raising funds for your adoption
- Delicate Fortress www.delicatefortress.com
 - Jewelry & accessories from around the world, earn 25% profit with a one day sale
 - Go to “be their voice” & click on “fundraise.”
- MudLOVE www.mudlove.com

- Design and sell clay bracelets, profit 50% or more
- Funds clean drinking water in Africa; visit their studio in Winona Lake, IN!
- Threads of Hope www.threadsofhope.com.ph/fundraiser.htm
 - Sell colorful threaded bracelets handcrafted in the Philippines for \$2-4
 - No initial cost, 50% profit

Fundraising Websites

- www.fundraisingalmanac.com – A 350 page E-book on fundraising ideas, costs about \$12
- www.fundraiserinsight.org – An online fundraising magazine packed with ideas

Fundraising Tips

- Use your personal gifts, talents, and hobbies to fundraise.
 - A beautician can hold a “cut-a-thon”
 - Make and sell jewelry
 - A singer/musician can deliver “singing telegrams”
- Get a friend who is outgoing and loves organizing to be your “Fundraising Coordinator.”
 - It is much easier to ask for money on someone else’s behalf rather than your own.
- Consider community and church calendars before scheduling a fundraiser.
 - Don’t schedule a community fundraiser on a high school football night.

Credit Cards

Save credit cards for the END of your journey. Airplane tickets and hotel fees can easily be put on credit cards. Check first though to make sure your card can be used at your destination. Know the credit limit; you may need to get it increased before your trip to be prepared for the unexpected.

Use one credit card for adoption expenses only. This is a convenient way to help record your expenses for tax purposes later. Choose a card with cash-back rewards.

Corporation Matching Gifts/Benefits

Many employers offer adoption assistance or benefits. Check with your employer’s human resources division or these sites:

- www.DaveThomasFoundation.org – offers free resources to families & employers and lists adoption-friendly workplaces

Dependency Deductions

After adopting, don’t forget that you will be able to deduct your child as your dependent, saving tax money.

Federal Tax Credit for 2016

The Federal Tax Credit is a non-refundable credit of \$13,460 for 2016 and \$13,570 for 2017 per It can be carried forward for up to 5 years.

The federal government provides a tax refund per child after the adoption is complete. Details are available online at www.irs.ustreas.gov.

- www.nacac.org – see “Adoption Tax Credit”
- For personalized service on how the tax credit can benefit you, contact -

Bills' Tax Service

501 W. Broadway
Centralia, IL 62801
Phone #618.532.7223

www.billstaxcentralia.com

Becky Wilmoth, RTRP, Adoption Tax Credit Specialist

CHECK OUT THEIR WEBSITE! They have up-to-date adoption tax credit information posted. Go to “Services We Provide” and read an excellent article from

Adoption Today magazine entitled “Understanding the Adoption Tax Credit.”

Becky's tip: photocopy all adoption-related receipts. They can easily fade and be non-readable by the time you apply for the tax credit.

Fundraising Assistance Programs

These grant organizations and fundraising foundations accept adoptive families into a fundraising program. A few will offer matching programs, dollar for dollar. All donations are sent directly to the organization; monies are then dispersed as needed, usually to your agency. **As a benefit to your donors, all donations are considered tax deductible.**

- Both Hands www.bothhandsfoundation.org
 - Both Hands projects serve widows while raising funds for adoptive families
- Children's Lantern www.childrenslantern.org
 - Faith-based fundraising program
- Connected Hearts www.connectedhearts.org
 - Adoption funding & medical funding
- Grace Haven Ministries www.gracehavenhome.com
 - Faith-based fundraising program
- Heart of the Bride www.heartofthebride.org
 - Faith-based fundraising assistance for domestic or international adoption, click on “adoption aid” **(currently suspended)**
- His Kids Too! www.hiskidstoo.org
 - Only for international adoptions – will disperse funds during the process as needed
 - Website has fundraising ideas under “Adoption Info” – click on on “fundraising”
- Lifesong for Orphans www.lifesongfororphans.org
 - Offers matching grants and interest-free loans

Online Fundraising Platforms

- Abba Fund www.abbafund.org
- Adoption Funder www.adoptionfunder.org
 - Adoption exclusive platform, 3% fee
- Adopt Together www.adopttogether.org
 - A nonprofit funding platform to assist families in raising money to pay for adoption costs, post a family profile and receive tax-deductible donations
 - You can sell handmade items or plan a fund raiser for a suggested donation. Donations are then made via your account at Adopt Together. The donors immediately receive a tax receipt through Adopt Together.
- Crowdrise www.crowdrise.com
 - Create an online fundraising campaign. Fees vary depending how the funds are dispersed (approximately 3%).
- Go Fund Me www.GoFundMe.com
 - An online fundraising platform, money goes directly to adoptive family with an 8% operating cost deducted
- Indiegogo www.indiegogo.com
 - Fundraising platform, create your own campaign with information, photos, or even a video
 - They charge a 5% fee.
- My Story mystory.lifesongfororphans.org
 - Tell your story & get funded
 - A ministry of Lifesong for Orphans
- Pure Charity www.purecharity.com/adoption-fundraising
 - Create an account & tell your family's story. Family & friends donate in a tax-deductable way. However, monies are only dispersed to another 501c3 organization.
- You Caring www.youcaring.com
 - An online fundraising platform for adoption, education/medical costs, mission trips... It is "simple and 100% free." It does NOT provide a tax deduction for your donors. The money goes directly to you. The tax benefit will then go to YOU when you use the donations to pay adoption fees.

Grants

- A Child Waits www.achildwaits.org
 - Offer both grants and low-interest loans, available to singles at the end of your adoption process; international or re-adoption after a disruption
 - Available to Canadian families
 - Income must be less than \$120,000
- Adoption Hope Foundation www.adoptionhopefoundation.org
 - Grants for Connecticut residents, given 3x per year
- Adoption Story Fund www.adoptionstoryfund.org
 - Faith-based grants (**currently suspended**)
- A Home for Every Child Foundation www.asummerplace.org
 - Request an application by calling (765)963-5943 or angelsdiner@gmail.com

- Be the One www.betheone1.org
 - Faith-based grants based upon financial need for married couples
 - Must be residents of Ohio, Indiana, or Kentucky
- Buescher Foundation www.thebuescherfoundation.org
 - Grants for domestic adoptions given quarterly
 - **No homestudy required**
- Care Families www.carefamilies.blogspot.com
 - Faith-based, accepts application May 1- October 1, grants give of \$1,000 to \$4,000, must access application via Facebook **(currently suspended)**
- Childless Mothers Adopt www.www.cmoma.org
 - Grants available to mothers with no children, open to singles
 - Go to "Participate" then "Apply for Grant"
 - Children ages 2-17 or special needs, domestic or international
- Chosen and Dearly Loved <http://chosenanddearlyloved.org>
 - \$5,000 matching grant for special needs adoption
- Chosen for Life www.chosenforlifeathen.com
 - Faith-based grants for residents of Georgia
- Elijah's Truth www.elijahstruth.com
 - International or domestic adoption of a minority infant
 - Faith-based grants given quarterly: 1/15, 4/15, 7/15, and 10/15
- Ephesians 3:20 Foundation www.eph320foundation.org
 - Domestic & international, faith-based, available to singles
 - Must be in "travel authorization" stage
 - See website for income guidelines
 - Application window is July and August
- Families Outreach familiesoutreach.org
 - Also sell adoption t-shirts on website
- God's Grace Adoption Ministries www.ggam.org
 - Matching grants and interest free loans
- Golden Dawn www.goldendawnnaa.org
 - Gives grants for special needs & difficult to place children (latter-day saints noted)
- The Global Orphan Foundation www.globalorphanfoundation.org
 - Formerly The Fatherless Foundation
 - Application deadlines are June 1 and December 1
 - Income may not exceed \$150,000
 - Grants limited to Africa, Caribbean, Central America, & Samoa
- Gift of Adoption Fund www.giftofadoption.org
 - Grants awarded monthly, open to singles, based upon financial need and special needs of child
 - \$50 fee but can re-apply 3 times for that fee
- Hand in Hand www.handinhandadopt.org
 - Gives matching funds **(currently suspended)**
- Hands of Hope www.gracehandsofhope.org
 - Faith-based matching grants up to \$3,000 or interest-free loans up to \$10,000
- Heart of the Bride www.heartofthebride.org
 - Faith-based grants for married couples, domestic or international **(currently suspended)**

- Help Us Adopt www.helpusadopt.org
 - Domestic or international, single or married
- ISBEN Adoption Network www.ibsenadoptionnetwork.com
 - Grants to residents of Washington state
 - Application deadlines are March 31 & September 30
- JSC Foundation www.jscfoundation.org
 - Faith-based grants for domestic and international adoptions
 - Income must be less than \$120,000
 - Grants given 5x per year
- Kael Man www.kaelman.org
 - Adoption grants \$1,000-\$3,000
 - Application deadline June 1, 2017
- Kaleb Kares Infant Loss Support www.kalebKares.com
 - Divine Love Adoption Grants
- Katelyn's Fund www.katelynsfund.org
 - Preference to salaries less than \$100,000
 - Domestic & international
- KDC Children's Ministries www.kcnazkids.org
 - Faith-based grants
 - Nazarene residents in the Kansas City District
- Love Has Come Forever Family Fund www.lovehascome.org
 - Faith-based grants given to residents of the Missoula, MT area, but not limited to
 - Click on "Forever Family" tab
 - Application deadlines: March 31, June 30, September 30, & December 31
- Lydia Fund www.lydiafund.org
 - Faith-based for international adoptions
 - Must be within 3 months of travel
- Medi-Share www.mychristiancare.org/guidelines
 - Faith-based medical sharing plan, grants of \$4,600 (dependent upon AHP) per adoption, available for 2 different adoption events
- Muskogee Church of Christ www.mccweb.org
 - Click on "MINISTRIES"
 - Faith-based grants given twice yearly
 - \$1,500
- Mustaches That Matter www.mustachesthatmatter.com
 - Faith-based, yearly adoption fund raising & grant opportunity with a humorous twist!
- National Adoption Foundation www.fundyouradoption.org
 - Grants given quarterly
 - May reapply the following quarter
- The Never Alone Foundation www.laurelsmesssage.org
 - International adoptions only, available to singles
 - Grants & matching grants
 - 3 kinds of grants: Hannah's Halo (post adoptive services), Zoe's Rainbow (general grants), and Lucy's Love (1 time medical procedure)
- Orphan Care Alliance www.orphancarealliance.org
 - Resources, support, and grants for families in the Louisville, KY area, faith-based

- One Chance Foundation www.karenkingsbury.com/one-chance-foundation
- One Less Ministries www.onelessministries.org
 - Gives 25 grants per year of \$500, faith-based
- Orphan Outreach www.orphanoutreach.org
 - Joseph's DreamCoat adoption grants
 - Faith-based with special emphasis on pastors and ministry leaders
 - Application deadlines: 1/31, 5/31, and 10/31
- Promise 686 www.promise686.org
 - Faith-based grants & matching grants
 - For residents of the Atlanta Metro area
- Reece's Rainbow www.reecesrainbow.org
 - Grants and fundraising sponsorships for waiting children
 - See website for details
- Room for One More www.roomforonemorechild.org
 - Grants available to singles (**currently suspended**)
- Sacred Selections www.sacredselections.org
 - Faith-based grants
- Salvation International www.salvationinternational.org
 - Application deadlines are 4/1 & 10/1
 - Must be concurrently fundraising on www.adoptionfunder.org
- Saving Children www.savingchildren.net
- Show Hope www.showhope.org
 - Application deadlines: 2/28, 4/30, 6/30, 8/31, 10/31, & 12/31
- Sonscope Adoption Fund www.sonscopeadoptionfund.com
 - Faith-based grants specific for completing the home study, adoption grants, and interest-free loans
 - **May apply BEFORE homestudy is completed**
- Sowing Roots www.sowingroots.org
 - Faith-based grants, deadlines are 3/30, 7/1, & 11/1
- Southern Baptists Adoption Fund www.sbcadoption.com
 - Grants for Southern Baptists ministers
- Stone Family Adoption Assistance Fund www.stoneadoption.org
 - Grants based upon financial need
 - \$2,000 - \$5,000 for the final increment of funding
- The Orphan Foundation www.TheOrphanFoundation.org
 - Gives 10 grants yearly of \$500 each
- Tim Tebow Foundation www.timtebowfoundation.org
 - International, special needs adoption grants
 - Awards one grant monthly, \$7,000 - \$10,000
 - Apply through ShowHope
- Topeka Community Foundation www.topekacommunityfoundation.org
 - Faith-based grants for Kansas residents
 - Deadlines 4/28 and 10/31
- We Care for Orphans www.wecarefororphansfund.org
 - Matching grants \$2,000 - \$4,000
 - Interest free loans from the Legacy Fund

Grants Specific to Infertility

- Adoption Attorneys www.adoptionattorneys.org
 - American Academy of Assisted Reproductive Technology Attorneys
 - Domestic & international grants given twice a year
 - Singles & families
- The Cade Foundation www.cadefoundation.org
 - Grants up to \$10,000 for domestic adoptions, infertility diagnosis, US residents
 - Application deadlines 2/1 and 7/1
- Chance to Hope www.chancetohope.com
 - Must be married with infertility diagnosis & live in IN, IL, KY, or TN

(currently suspended)
- Journey to Parenthood www.journeytoparenthood.org
 - Domestic or international adoptions
 - Can reapply for a one time \$50 application fee
- Kids for Kyla www.kidsforkyla.com
 - Deadline November 1
 - Domestic or international adoptions
 - Priority given to families with no children
- Life Foundation www.lifefindsaway.org
 - Residents of Illinois, Indiana, Wisconsin, or Missouri
 - Income less than \$150,000
 - See website for list of criteria
- Noah Z. M. Goetz Foundation www.nzmgfoundation.org
 - For residents of North Carolina
 - Specific to infertility leading to domestic adoptions
- Parenthood For Me www.parenthoodforme.org
 - Requires letter from physician proving infertility

(currently suspended)

Grants Specific to Post-Adoption Services

- Connected Hearts Ministry www.connectedheartsmintistry.org
 - Fundraising/sponsorships which accept donations for medical expenses
- The Never Alone Foundation www.laurelsmessage.org
 - International adoptions only, available to singles
 - Grants & matching grants
 - 3 kinds of grants: Hannah's Halo (post adoptive services), Zoe's Rainbow (general grants), and Lucy's Love (1 time medical procedure)
- The Sparrow Fund www.sparrow-fund.org
 - Gives grants to be used for extensive medical reviews & evaluations after your child gets home
 - Riley Children's Hospital, Indianapolis, is on their medical provider list
- United Healthcare Children's Foundation www.uhccf.org
 - Medical grants for healthcare services

<http://joyfuljourneymom.com/ultimate-list-of-grants-and-resources-for-families-with-special-needs>

Considerations regarding grant applications:

- Make photo copies of all applications and documents before you submit them.
- You will find you are answering the same questions over and over. You can utilize the same information and fine-tune your answers for the next application.
- Take note when the grants are given – monthly, quarterly, or annually.
- Can you resubmit an application if denied?
- If you receive a grant, what is the process for obtaining the funds?
 - Some foundations only give money after you have returned from your trip and require submission of outstanding adoption bills. Knowing this information ahead of time will enable you to get the full amount promised at the completion of your adoption.
- <http://fundyouradoption.tv>
 - See articles posted to narrow your search – “10 Adoption Grants for Everyone” and “10 Adoption Grants for Christian Families”
- www.resources4adoption.com –Website gives all current grant and loan options in an easy-to-read chart form. There is a fee for this chart, however, you receive periodic updates regarding adoption funding. They also offer webinars and educational resources for the adoptive family and a “Post-Adoption Resources” section.
- www.juliegumm.com/resources/grants

Loans

- Generous family members may be willing to give you a loan with little or no interest.
- 401(k) plan with your employer: You may be able to borrow on it.
- Insurance policy: You may be able to borrow on it.
- Home equity loan: The funds can be used for adoption, and the interest is tax deductible.
- Websites of low-interest loans to assist adoptive families:
 - www.abbafund.org - interest free loans
 - www.achildwaits.org – 5% interest for up to 5 years
 - www.americaschristiancu.com - They also give grants to their clients
 - www.apfusa.com
 - www.graceofhope.org – interest free loans
 - www.hflasf.org/adopt-loans.htm - for Jewish families in California
 - www.medicalfinancing.com – up to \$20,000
 - www.oxfordadoption.com – up to \$5,000, 0% interest for years 1-3, 3% interest for years 4-6, & 6% interest for years 7-9
 - www.pathwaysforlittlefeet.org – interest free loans, up to \$7,500, monthly payment amount set by family
 - www.sonscopeadoptionfund.com – **Home study not required**; interest free covenant loan administered through Abba Fund
 - www.wecarefororphans.org – interest free loans through the Legacy Fund

Military, Nonrecurring Program

Full-time military personnel are eligible for a one time subsidy of \$2,000 for 1 child & \$5,000 for 2 children.

www.nmfa.org – Go to “Benefits” then click on “Adoption”

Sacrificial Saving

- Develop an attitude of sacrificial saving as a family lifestyle. You will be amazed at how much money you can accumulate. What luxuries can you live without: recreational vehicles, vacation properties, antiques in the attic, extra furniture...?
- Frugal living can add up also. Have your family brainstorm how you can save on groceries, recreational activities, eating out, gift-buying...
- www.soapsgonebuy.com – Go to “recipes” & save up to \$50 monthly by making your own laundry soap.
- Designate a specific amount to be deducted from your paycheck and directly deposited into your adoption account. Invest your heart into your adoption through sacrifice.

State Tax Credits

- Several states offer tax credits to aid in adoption expenses as well as other grant and subsidy programs. To learn if you qualify, contact your state tax office or link to state website at www.state.yourstate.us, with “your state” being the standard two letter state designation.
 - Example- www.state.IN.us

Travel

- MKI Group Travel www.mkigrouptravel.com
MKI is a Christian-owned & operated travel agency offering low cost airfare to adoptive families & mission groups.
Email: Erica@mkigrouptravel.com
Phone: 800.732.4806
- Adoption Airfare www.AdoptionAirfare.com
Adoption Airfare offers special discounts for missionaries & adopting families.
Owners & travel managers – Kevin & Tabitha Lovell
Email: Tabitha@adoptionairfare.com
Phone: 800.277.7651 ext. 800

ALWAYS follow your agency’s recommended airfare guidelines.
Friends may give you their airfare mileage credit.

Additional Adoption Resource Links And Adoption Awareness

- www.adoptioncouncil.org
- www.adoptivefamilies.com - Adoptive Families magazine
- www.asummerplace.org – a unique diner in Sharpsville, Indiana, whose profits go to adoption grants
- www.CAFO.org – Christian Alliance for Orphans, home of the annual **Orphan Summit**
- www.davethomasfoundationforadoption.org
- www.empoweredtoconnect.org – a website offering helpful training from Karyn Purvis, author of The Connected Child, on meeting the needs of children from difficult places, a **MUST view!**
- www.gracehavenhome.com – Grace Haven Ministries, offering support and intervention services
- www.hfgf.org – Home for Good Ministry, faith-based resources
- www.hopefororphans.org
- www.icareaboutorphans.org – resources to encourage adoption families, “W.R.A.P. – Wrap Around Adoptive Families” kit available to use in you church or orphan care ministry. This is a ministry of Focus on the Family.
- www.loving-shepherd.org – “Helping pre-adoptive couples make sound decisions”
- www.nacac.org
- www.redcardkids.org – includes interactive lessons geared for the family to teach about God's heart for children at risk
- www.stand4kids.org – faith-based resources to help parents equip children to understand the needs of children at risk

3/2017