# A D P T

#### Why Adopt From Ukraine?



In Ukraine, the future is bleak for a child in need that is not united with a forever family before he or she ages out of the orphanage system. At approximately 16 years old, an age where most American children are still in high school, children in Ukraine age out of care.

Statistically, 60% of the boys who age out of care turn to crime, 50% of the girls who age out of

care to prostitution, and 10-15% commit suicide within the first year of aging out. Ukraine is making strides to place the children within their own country, but older children, sibling groups, and children with special needs who are in need of families are often overlooked.

**Length of Process**. The Ukrainian adoption process can be significantly faster as compared to other country programs, with many Ukrainian adoptions being completed in less than a year's time. Please note that Ukrainian law indicates families cannot pre-select a child.

## Who Are the Children in Need of Families?

- Children range in ages from six years to teens
- Both boys and girls are in need of families; gender preference may be specified
- Children are primarily of Caucasian descent
- Sibling groups and children with special needs are in need of families

- Children that are part of sibling groups and/or have special needs may be younger than six years
- Children from Ukraine may need to be placed in families through international adoption due to economic hardship, lack of acceptance of unwed mothers and medical reasons where parents lack the financial resources to meet the needs of their biological children

#### Who Can Adopt From Ukraine?

- Married couples where both spouses are at least 25 years old
- Additional stipulations to apply for an orphan visa may be determined by a family's government if the family lives outside of the United States



# How Long Does It Take to Complete the Adoption Process?

The Ukraine adoption process begins approximately three days after the family's dossier arrives in Ukraine, with dossier preparation taking upwards to six months. It is expected that an adoption will be completed in six to twelve months after submission of dossier.

Please note that time frames may vary on a caseby-case basis and are subject to change.

#### What Travel is Required?

One trip to Ukraine for approximately four to eight weeks is required. However, two trips may be taken if preferred; each trip will be approximately two to three weeks.



# Why Choose MLJ Adoptions to Adopt From Ukraine?

Experienced and Compassionate Team. Our MLJ Adoptions' foreign and domestic teams are composed of a diverse group of professionals who are committed to supporting families before, during and after adoption. Families wishing to adopt from Ukraine will primarily work with Lydia Tarr, MLJ Adoptions' Eastern European Program Director, was has assisted in placing over 130 Ukrainian children in permanent homes, and Stacy Jacobs, lovina. Associate Program Director. Not only are our families working with adoption advocates, but also adoptive parents. Lydia is a mother of seven children, four of whom were adopted from Ukraine. Stacy is also a mother of four, one of whom was adopted from Guatemala.

Furthermore, MLJ Adoptions retains full-time licensed attorneys domestically who are well-versed in the international adoption process with understanding of Ukrainian law, as well as the U.S. federal laws and regulations related to international adoption and orphan visas. Our Ukrainian foreign supervised providers have over twenty years of experience in Ukrainian adoption.



#### **Ukraine Program Adoption Fees**

## Adoption Application \$295

1<sup>st</sup> Payment \$2,350

Due with Service Agreement to Begin the Adoption Process		
Agency Fee (1st portion)	\$1,750	
Home Study Review/Education	\$600	
Families residing in an MLJ licensed state will add \$1,600 for the home study.		

**2**<sup>nd</sup> **Payment**\$1,400

Due 30 Days after 1st Payment		
Foreign Country Program Expenses (1st Portion)	\$1,400	
See Fees Paid Abroad on Page 4		

3<sup>rd</sup>
Payment \$1,750

Due Upon Completion of Home Study Draft	
Usually about 2-4 months after the 1st Payment	
Agency Fee (2 <sup>nd</sup> Portion)	\$1,250
Dossier Review	\$500

4<sup>th</sup>
Payment
\$500

Due at Issuance of Travel Date Usually about 3-5 months after dossier submission	
Post-Adoption Agency Services	\$500
Families residing in an MLJ licensed state will add \$800.	
See Post Adoption Fees on page 4.	

5<sup>th</sup>
Payment
\$8,500

Paid In-Country	
Usually about 2-3 weeks after the 4th Payment	
Foreign Country Program Expenses (2 <sup>nd</sup> Portion) \$8,500	
See Fees Paid Abroad on page 4.	

## Fees paid to and through MLJ Adoptions \$14,500

Estimated cost of third party payments and travel on following pages

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and overwhelm right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for.

If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Nicole Skellenger, JD Executive Director

#### AFFORDING ADOPTION

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the <u>MLJ Adoptions Financial Resources Guide</u>. The maximum <u>adoption tax credit</u> for the adoption of a child is up to \$13,460. Please consult your tax professional to see if you will benefit from this credit.

#### PRE-ADOPTION FEES PAID TO MLJ

#### Which fees are paid to MLJ and what are they for?

The agency fees are fees paid in the U.S. that cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

#### How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

### Our family participated in a Ukraine Hosting Program, are there any changes made to our fee sheet?

Families who participated in a Ukraine Hosting Program will have their application payment of \$295 credited towards their first payment, should they decide to move forward with an adoption with MLJ Adoptions.

#### How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

<u>Families residing in an MLJ licensed state</u> will add \$1,600 to their first payment for home study services and add \$1,600 to the fourth payment for four (4) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

<u>Families completing a home study with a different provider</u> should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

#### How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit the <u>Council on Accreditation</u> or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

# What are the potential additional fees for any additional services that my family may require? Should families request or require the additional services listed below, the following fees will apply:

\$150
\$50, additional at \$15/page
\$40-\$100 (estimated)
\$25/document (estimated)
\$90/hour
\$125/adoptive parent
\$25/person
\$25/person

Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

#### POST-ADOPTION FEES PAID TO MLJ

#### What is the breakdown of the \$500 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$250
Post-Adoption Refundable Deposit	\$100
Support Services	\$150

#### What are the requirements related to post-adoption reporting for Ukraine?

Currently, MLJ requires two agency-completed reports, due at 12 and 24 months after placement, and Ukraine requires annual self-reports until the child turns 18. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

#### How do I get my \$100 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

#### FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

#### Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Ukraine is as follows:

the releight tee breakdettiller ektailte is da teiletts.	
Translation of dossier	\$400
Legalization of dossier and submission of dossier to the State Department on Adoption and Children's Rights	\$1,000
Donation to the child's orphanage	\$1,000
Obtain child passport including attorney, administrative, transportation and passport fees	\$500
Obtain and translate all legal documents	\$1,000
Provide in country support to families serving as their family liaison	\$6,000

#### How are fees paid abroad?

Families will receive an invoice in USDs for the first portion of the foreign fees. This foreign country program fee will be wired to the staff in country. The second portion of the foreign fees are paid in cash in Ukraine upon arrival in country.

#### FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

The process and may inclode, but are not infined to, loos to the following.		
Hague-accredited home study, non-MLJ licensed state	\$2,000 - \$4,000	
USCIS Filing Fee (per each unrelated child)	\$775	
Authentications	Varies by state	
Fingerprints	\$85	
Convention Adoptee Visa: I-800 (Hague)	\$400	
U.S. Legal Services, if applicable	Varies	
USCIS Application	\$325	
Post-Adoption Reports in state of residence	\$400 - \$600	
Re-adoption/Adoption in state of residence	\$800 - \$1,500	

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. The Ministry of Justice in Ukraine or the U.S. government may request additional information or documents which may require additional expense.

#### **ESTIMATED COST OF TRAVEL**

The expected total fees and expenses for any travel, transportation, and accommodation for two to three trips is **estimated to be between \$5,500 and \$7,000**. These fees may include, but are not limited to, the followina:

-	
Airfare	\$700- \$950 round trip per person, estimated
Accommodations	\$70 per night, estimated
Other regional expenses including meals	\$2,000 - \$3,000 per trip

#### **REFUND POLICY & PAST DUE ACCOUNTS**

#### Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to <a href="Accounts@MLJAdoptions.com">Accounts@MLJAdoptions.com</a> and also to 617 E. North Street, Indianapolis, IN 46204 within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee is nonrefundable.

## What if my country program closes or the laws change and my family is no longer permitted to adopt from Ukraine?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$2,500 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

#### What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 3% for accounts more than 60 days past due, and 5% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees, costs and requirements are subject to change over the course of the adoption process. I expressly agree to complete post-adoption reports, as required by Ukraine and MLJ Adoptions.

Signature of First Parent	Print Name of First Parent	Date of Signing
Signature of Second Parent	Print Name of Second Parent	Date of Signing

Effective date: 1/8/2018

#### Appendix A: For Families Considering the Adoption of Multiple Children

#### ADOPTIONS OF SIBLING GROUPS AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child from Ukraine, including sibling groups or children who are unrelated. Not all sibling groups will live in the same orphanage or have their legal adoption completed in the same court. These fees do not include additional medical services, immigration or travel expenses.

## <u>Families who pursue the adoption of a sibling group or unrelated children, when the children reside in the same orphanage and one court is possible for both (or all) children:</u>

Due upon acceptance of second child referral

Foreign Country Program Fee	\$2,500	
Due upon acceptance of third or subsequent child(ren)		
Foreign Country Program Fee	\$0	

## Families who pursue the adoption of a sibling group or unrelated children, when the children reside in different orphanages, but one court is possible for both (or all) children:

Due upon acceptance of second child referral

Foreign Country Program Fee	\$4,500	
Due upon acceptance of third or subsequent child(ren)		
Foreign Country Program Fee	\$0	

# Families who pursue the adoption of a sibling group or unrelated children, when the children reside in different orphanages and two courts in the same region are required: Due upon acceptance of second child referral

Foreign Country Program Fee	\$6,500

## Due upon acceptance of third or subsequent child(ren) (Still only two different courts in the same region)

	I I
Foreign Country Program Fee	\$2,500
Foreign Counity Frogram ree	.57.500

## All families who pursue the adoption of a sibling group or unrelated children Due upon receiving referral

	MLJ licensed state families	Non MLJ-Licensed state families
Two post-adoption reports	\$50 per report per additional child	Varies by provider

#### Appendix B: For Families Adopting Children with Special Needs

#### **ADOPTIONS OF CHILDREN WITH SPECIAL NEEDS**

These fees are limited to families who are pursuing a child designated to have special needs by the Ukrainian Central Authority. MLJ Adoptions cannot guarantee the placement of any specific child. Families who choose to pursue the adoption of a special needs child will pay the \$295 non-refundable Application Payment, but should they decide to move forward with an adoption, the Application Fee will be applied to their 1st Payment.

## <u>Families who choose to pursue the adoption of a child with special needs will pay the following fees:</u>

Due with Adoption Services Agreement to Begin Process

Agency Fee	\$1,000
Home Study Review/Education Administration	\$600
Dossier Review \$500	
Families residing in an MLJ licensed state will add \$1,600 for the home study	

#### Due 30 days after 1st Payment

Foreign Country Program Expenses (1st Portion)	\$1,400
See Fees Paid Abroad on Page 4	

#### Due at Issuance of Travel Date

Post-Adoption Agency Services	\$500
Families residing in an MLJ licensed state will add \$800.	
See Post-Adoption Fees on page 4.	

#### Paid In-Country

i did iii daanii j	
Foreign Country Program Expenses (2nd Portion)	\$8,500
See Fees Paid Abroad on Page	4.

These fees are specific to families who become an MLJ Adoptions' family with a completed dossier; the determination of what constitutes a completed dossier is at the sole discretion of MLJ Adoptions.