

Checklist For Adoption ---

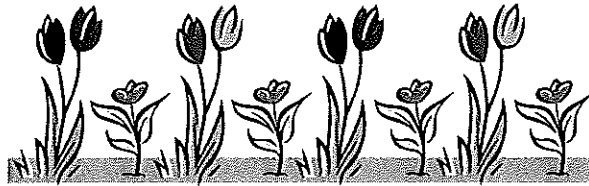
Am I Ready to Adopt?



The following is a brief questionnaire to help you determine your feelings about adoption. The more open you are, the more you will view it as a valid way to build your family. The more focused you are on this unique relationship; the more likely you will be able to bond with your child.

Read the following statements and see which reflects your point of view.

- I will always think of adoption as second best.
Or
I can love someone else's child as my own.
- I will never give up hope for a biological child.
Or
I am ready to focus only on adoption.
- I resent the adoption process as intrusive.
Or
I accept being evaluated as part of the process of protecting children and of preparing myself to be the best parent I can be.
- I strongly value a child with my genes and bloodline.
Or
My goal is to raise and nurture a child.
- The idea of adoption makes me feel defeated.
Or
The idea of adoption makes me feel hopeful.
- I can't understand giving away a child.
Or
I respect the circumstances and decision of others no matter how painful.
- I don't want anyone knowing my child is adopted.
Or
I'm comfortable discussing adoption.
- I won't discuss my child's birth family with him.
Or
I understand his interest in his background.



Adoptive Parent Workshops

Why is adoption training required?

The Intercountry Adoption Act requires that families adopting from Hague countries complete 10 hours of approved training covering specific topics (or 12 hours for China adoptions), in addition to the adoption study process. As a Hague accredited agency, FAC understands that adoption is a life long process that doesn't stop with finalization and we want ALL of our families to benefit from the gold standard set by The Hague. Aren't all of our children worth the effort of one weekend of training which will benefit them for a lifetime? Or do we just do that for children who by chance were born in a Hague country? FAC is dedicated to preparing parents to deal with issues not just at arrival but for a lifetime. We strive for excellence and have invested time and energy in developing workshops to prepare our parents to be the best advocates for their children.

Who should take the workshops?

All families in FAC's programs are required to complete the training. Families doing an Independent adoption are also eligible, and may be required to take the training if their placing agency doesn't have a Hague approved training program or if in an Adoption Specialist's judgment, she or he thinks that a family will benefit from one or more workshops. As adoption professionals, we are constantly getting updates and new information on adoption issues. The learning curve on adoption doesn't have an end point. Learning is a life time responsibility for parents who strive to be the best parents for their children.

When must the hours be completed?

The rules require that a family complete the hours before their child comes home. This requirement will not be difficult for most families since FAC will be offering workshops two or three times a year, depending on the number of families needing training. To avoid any arrival delays, be sure to sign up soon after your adoption study, in case the workshops fill up quickly. Ask your Adoption Specialist for help if you have any difficulties scheduling your hours.

Can we complete credits online?

We believe that learning is enhanced by directly interacting with others. These workshops give you the opportunity to ask questions, give input, meet other adoptive parents and adoption professionals in a non-judgmental space and to share your journey with people who understand what it means to deal with infertility, or have a child called names because of his or her nationality or race, and who can give you some ideas about how bonding worked for their child. Adoptive families often feel alone when buffeted by intrusive questions and stares. The weekend workshops will give you an opportunity to begin to build a network of support as well as confidence in your abilities to meet your child's needs.

I've already adopted. Do I still need to complete the training?

For families who have NOT already completed the workshops, the answer is yes. Families, who have completed the workshops, do not need to repeat them.

What if I haven't chosen an agency yet?

All participants will receive a Certificate of Attendance with the appropriate credit hours for each workshop attended so you can complete your training before the adoption study if you wish. We will keep track of hours completed for all families who participate in our workshops. Many families like to complete the hours before the adoption study so they are better prepared to answer the questions on race, culture, identity, attachment, discussing birth parents, and other issues that are part of the adoption study process.

Where and when are these workshops held?

Workshops will be held as needed by the numbers of families required to complete the Hague training hours. While you may have to travel a distance to a workshop, we hope to hold them all on one weekend during the year. They are usually held in Northeast Ohio and in the Detroit area.

What is the cost?

Currently the cost is \$250 per couple for the entire weekend training session (10 credit hours in total). For single attendees, the fee is \$125. The fees are subject to change.

How Do I Register?

Call the FAC Ohio office at 330-468-0673 to register, or submit the training registration by mail. Payment is required when you register and must be paid prior to the workshop. You may pay by credit card or check. It is important that you register so we may contact you in the event of a cancellation. Please keep in mind that the offices are only open Monday to Friday until 4 p.m. Some workshops may start AFTER those hours so give yourself plenty of time to get the information. Walk-ins will **NOT** be accepted due to space restrictions.

Who are the presenters?

Workshop presenters are FAC's Adoption Specialists or professionals with an area of expertise, many of whom are adoptive parents or adult adoptees. FAC's Michigan and Ohio Adoption Specialists have developed and written these workshops covering the topics that meet requirements and are the most beneficial for adoptive parents.

Questions for Parents

Considering Transracial Adoption

Transracial adoption is not for every family, just as adoption is not for every family. Some very nice people are not necessarily good parents at all. Many good parents cannot really accept someone else's child and love him as their own. Many adoptive parents are excellent parents to a child of their own race, but are not cut out to be good parents to a child of another race or background. It takes parents with certain sensitivity and understanding to parent a child of a different race in our race-conscious society.



ADOPTING A CHILD OF A DIFFERENT RACE

From the parents' point of view

Your family will now be interracial for generations. It is not just a question of an appealing little baby. How do you think and feel about interracial marriage? How does your family think and feel when people assume that you are married to an Asian, Hispanic, or Black? How do you think and feel about getting some public attention - positive and negative stares/comments? A possible problem could be that the adopted child gets too much attention and others in the family tend to get "left out."

What are your thoughts about race? What characteristics do you think people of other races have? Do you expect your child to have them? How do you raise a child of a different race in an American, Caucasian, or Black family? Do you raise him to have the same identity as you or your biological children? Do you help him develop his own identity? Should he have a foreign name? What relationship will his name have to his sense of "Who am I?" Imagine a child you know and love being sent to a foreign country to be adopted. How would you want him to be raised? As an American in a foreign country, or as a native in that country? You don't know this from your experience, so you'll have to find out how to teach yourself to become sensitive to your child's world. Discrimination against Asians, Indians, and Latin-Americans is subtler than against Blacks; therefore it is less obvious to a Caucasian or Black, and will require more sensitivity. Non-infant children (including Caucasian children) are treated differently simply BECAUSE they are adopted and are therefore EXPECTED to have problems.

From the child's point of view

Pre-School years

The people he loves best look different from him. It will be natural for him to want to resemble those he loves, or else understand why he looks different, and learn that difference is not a bad thing.

Latency stage

The child will need help in understanding his heritage and background so he can explain and feel comfortable about his status with his friends. He needs to be able to answer the question from other children: "What are you?" "Why do you look different from your parents?" "Where do you come from?"

Teenage years

This is the time he tries to figure out "Who am I?" Curiosity about his biological parents or background may become stronger. Questions about dating arise, and you should look to your community. Try to guess how many of your friends and neighbors would wholeheartedly accept their child dating yours? How would you feel if your child developed a special interest in his native country, and identified himself as a foreigner, involved himself with a group of Asian, Indian, or Latin America teens, wanted to visit his native land? Hopefully, you would have kept alive his interests in and knowledge of his original country's culture and progress and feel not in the least threatened by his wanting to identify himself with such others.

Moving into Adulthood

"Who will I marry?" is rather a different question from "Who will I date?" Do you think that your child will marry a Caucasian,

an Asian, a Latin American, Indian, or a Black? Would you recommend for or against an interracial marriage for your child?

Summary

In addition to your qualities, abilities, thoughts, and feelings as parents, it is important for you to understand your motivation for this kind of adoption. Do you feel you are doing a good deed for a poor, homeless child? Do you feel a baby (child) will save your marriage? Are you adopting because your spouse wants to? Are you "settling" for a foreign born child because you can't get a domestic baby? Do you feel that you'd be acquiring a status symbol, a conversation piece? In her book, *Adoption Advisor*, (Information House, Hawthorn Books, 1975), Joan McNamara, on page 41, bluntly and accurately remarks, "You are adopting a child, not a tropical house-plant to put in the living room." It is important that you have an attitude of respect for the child's country and culture. If you feel your own values and culture are superior to that of your child, or if you feel that your primary orientation is to help this child become absorbed into your culture at the expense of his own, you might find transracial and transcultural adoption difficult for both you and your child. It is important to keep in mind that the children are removed from their own country ONLY because they essentially have no future in that country, and no possibility of being cared for by permanent, nurturing parents, either by adoption within that country, or by strong long-term foster care. Their only alternative to intercountry adoption would be institutionalization until they reach their majority.

HEPATITIS B: NO GUARANTEE



Hepatitis B is the most prevalent chronic virus infection worldwide, affecting over 300 million people. The disease is found globally, with the highest rates in Asia and Africa and lower rates in the Americas. Local conditions, however, may lead to a higher rate of infection in a particular region or institution.

Most people with hepatitis B will never show any ill effects of the disease, but there is a significant proportion that will go on to develop serious complications including cirrhosis, liver failure, cancer or death. Treatment is available, but there is no cure for infected persons. Prevention by immunization is a major public health initiative in many countries around the world.

Chronic hepatitis B infection is the most common serious infectious disease affecting children adopted internationally. Approximately 5% of all such adoptees to the United States

have an active infection at the time of arrival. A somewhat higher percentage of children show evidence of immunity from past infection or from immunization. Exposure to Hepatitis B is found in children of all ages and from all countries.

Since the blood tests for hepatitis B are simple to perform, relatively inexpensive and available in most areas of the world, adoptive parents may, quite reasonably, ask that their prospective child be screened for this infection. Many parents are dismayed to discover, however, that such pre-adoptive screening may not answer their concerns.

1. Hepatitis B screening tests (usually hepatitis B surface antigen or HbsAg) done in the countries from which most adopted children arrive are frequently unreliable. Often there is a lack of appropriate reagents, clean equipment or adequate training in the laboratory. Even if the test is run under good conditions, there may be difficulties with the actual blood sample itself. Common problems include mislabeled specimens, blood contaminated by unclean collection tubes and cross-contamination in the laboratory from other positive specimens. Occasionally, no blood or an inadequate amount of blood may be drawn from the child to run the tests supposedly done. Unfortunately, there is no accurate way to predict for any individual child whether or not the reported result is correct.

2. Reported results are frequently uninterpretable. Sometimes the wrong test has been done. The

result may be interpreted incorrectly, indicating that the child is immune when he is infected or vice versa. The result may be translated or reported in such a way that it is unintelligible. Occasionally, reported results are entirely fraudulent.

3. Drawing blood for the test may actually expose the child to hepatitis B or other blood-borne infections. Re-use of needles is very common in other countries, especially when there are limited resources. Sterilization of needles can be particularly difficult when hepatitis B is involved.

4. The test may be run too soon to indicate the child's infection status. Since the incubation (the time from exposure until disease) can be as long as 6 months for hepatitis B, it is possible that a child tests negative when he actually has incubating infection. This is particularly a problem for infants less than 3 months of age with infection acquired from mother-to-baby near birth. Older children may have been exposed through a medical procedure, transfusion or other blood contact.

5. Some children will accurately test negative before adoption, but will show positive results after arrival in the adoptive home. As long as the child lives under orphanage, institutional or other non-optimal conditions, he or she remains at risk for hepatitis B. So, until that child is at least 6 months from the last possible exposure to hepatitis B, a parent cannot be absolutely assured that the child does not have infection. Although most hepatitis B infections are detected at the arrival evaluation, there are a

few children in whom infection is not found until months after adoptive placement.

6. Immunization against hepatitis B does not guarantee that the child is not infected. Some children will have received hepatitis B vaccine prior to adoption. When given properly, hepatitis B vaccine is very effective in preventing disease. However, the vaccine cannot eradicate infection that is already present. Other problems with hepatitis B immunization are: giving the first injection too late after birth, using the wrong dose or schedule, and using poor quality or damaged vaccine. Thus, even immunized children must be tested after arrival in the adoptive home.

7. Testing for hepatitis B raises the cost of and may delay adoption. (Although the screening test may not be expensive, there are many other hidden costs, including personnel time to get the child, drawing blood, transporting the specimen, and collecting, then translating and relaying the results.) All of these steps cost money and take time. If the result is uninterpretable or unexpected, more time is lost in repeating the testing or counseling all the parties involved.

8. Test results may label some children as "unadoptable." Although many families are willing to adopt children with unknown hepatitis B status or

other known chronic infection, adoption agencies and authorities in other countries may feel that such children should not be placed for adoption. Some children will incorrectly be labeled as infected based on inaccurate laboratory tests and others will be denied the opportunity for adoption, even though hepatitis B is a manageable condition in the US.

9. There are no guarantees in adoption. Even though testing for chronic hepatitis B infection seems an easily resolved issue, hepatitis B is not the only or even most common condition affecting internationally adopted children. Focusing resources on screening for hepatitis B may decrease the efforts put into more important assessments, such as the developmental and emotional health of the prospective adopted child.

10. Pre-adoption education of prospective families is the most efficient way to deal with hepatitis B. When parents thoroughly understand the issues, they can make an informed choice about whether to proceed with an international adoption, whether or not the child has been screened. Hepatitis B must always be viewed within the context of all the medical, social and emotional conditions affecting adopted children.

Adoption agencies, orphanage authorities, physicians and

parents must consider all of the above factors in determining whether or not routine hepatitis B screening should be obtained in all children prior to adoption. Although there will always be circumstances in which such screening is essential for a particular placement, in many circumstances, parents may find themselves falsely reassured by an unreliable pre-adoption assessment.

Jeri Ann Jenista, MD
Adoption/Medical News
Ann Arbor, MI
734 668-0419 phone
734 668-9492 fax

Margaret K. Hostetter, MD
Dana E. Johnson, MD
University of Minnesota
International Adoption Clinic
Minneapolis, MN

Laurie C. Miller, MD
New England Medical Center
International Adoption Clinic
Boston, MA

Dennis L. Murray, MD
Michigan State University
East Lansing, MI.

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HELP WITH ADOPTION EXPENSES

FAMILY ADOPTION CONSULTANTS FEE REDUCTION

- ✓ Repeat adoption: \$200 from homestudy fee for each family who has previously adopted through FAC
- ✓ Adopting sibling groups of two or more children from the Philippines.

TAX CREDIT OF UP TO \$13,170 FOR ADOPTING A CHILD

You qualify for the adoption tax credit if you adopted a child and paid out-of-pocket expenses relating to the adoption. The adoption credit is calculated on [Form 8839 Qualified Adoption Expenses](#) (PDF). You may claim an adoption credit of up to \$13,170 per eligible child.

The Adoption Tax Credit which was scheduled to expire in 2010 was extended for one year (through 12/31/11). The highlights of the ATC are:

- **The maximum credit was increased from \$12,150 to \$13,170**
- **The ATC is now retroactive to January 1, 2009. This represents a potential increase of \$1,000 for adoptive families**
- **The ATC was made refundable. If a family has no tax liability, the IRS will refund the amount due.**

The credit is reduced based on your modified adjusted gross income. The IRS provides a worksheet for figuring your modified adjusted gross income for the adoption credit in the [Instructions for Line 8 of Form 8839](#). Any income excluded from tax using the [Foreign Earned Income Exclusion](#) must be added back for the purposes of determining the phase-out range for the adoption credit.

Adoption Tax Credit Eligibility Requirements

To be eligible for the adoption credit, you must:

- Adopt an eligible child, and
- Pay qualified adoption expenses out of your own pocket.

Eligible Children include:

- any child age 17 or younger, or
- a child of any age who is a US citizen or resident alien and who is physically or mentally incapable of caring for himself or herself.

Qualified Adoption Expenses are calculated by:

- Adding up all the expenses related to the adoption,
- Subtracting any amounts reimbursed or paid for by your employer, government agency, or other organization.

Adoption expenses include any and all costs directly relating to your adoption and that are reasonable and necessary for your adoption. Expenses include adoption fees, legal fees, court costs, and travel expenses.

Taxpayers who adopt a special needs child can claim the full amount of the adoption credit without regard to the actual expenses paid in the year the adoption becomes final.

Eligible expenses must be "directly related" to the adoption of an eligible child. This may include adoption fees, legal fees, and court costs. Expenses for a failed adoption might qualify for the credit if followed by a successful adoption, but the two adoption efforts would be considered as one adoption and subject to the dollar limit per eligible child. The editors of JK Lasser's Your Income Tax advise: "Do not include expenses paid or reimbursed by your employer or any other person or organization. You may not claim a credit for the costs of a surrogate parenting arrangement or for adopting your spouse's child." (Page 469)

When to Claim the Adoption Credit

What year you can claim the adoption credit depends on when the adoption was finalized and whether the adopted child is a US citizen, resident alien or foreign national.

If the child is a US citizen or resident alien, then you take the adoption credit in the following order:

- for expenses paid before the adoption is final, you take the adoption credit in the year after your expenses were paid,
- for expenses paid in the same year that the adoption is final, you take the adoption credit in the same year, and
- for expenses paid in the year after the adoption is final, you take the adoption credit in the year the expenses were paid.

For example, you adopted a child in 2004, but you paid adoption expenses in 2003, 2004, and 2005. Your 2003 expenses are taken on your 2004 tax return (they must be delayed by one year because the adoption was not final). Your 2004 expenses are taken on your 2004 tax return (because they occurred in the same year as the adoption became final). You take your 2005 expenses on your 2005 tax return. In this example, your 2004 adoption expenses include both your 2003 and your 2004 expenses.

If the child is a foreign national, then you take the adoption credit only in the year when the adoption becomes final. Any expenses paid in the year after the adoption is finalized, you can take a credit for those expenses in the year that you paid them.

If your adopted child does not yet have a Social Security Number, you must apply for an Adoption Tax ID Number (ATIN) in order for you to begin claiming your adopted child as a dependent. The IRS provides comprehensive information on the Adoption Taxpayer Identification Number.

Dollar Limitations for the Adoption Credit

The maximum dollar amount you can claim for the adoption tax credit is limited by actual expenses you paid, by the phase out range for income, and by the interaction of the adoption credit with the foreign tax credit and the alternative minimum tax.

For 2006, the adoption credit can offset both the regular tax and the alternative minimum tax (AMT). However, the regular tax liability must first be reduced by any foreign tax credit. For 2007, the adoption credit will not offset AMT (unless Congress changes the tax laws).

Carrying Forward the Adoption Credit

Any adoption credit in excess of your tax liability can be carried forward to the next tax year. Excess adoption credits can be carried-forward for five years and is used up on a first-in, first-out basis. The IRS provides a Credit Carry forward Worksheet in the Instructions for Line 18 of Form 8839.

Adoption Tax Credit Resources

- Internal Revenue Code Section 23 (Legal Information Institute, Cornell Law School)
- Instructions for Form 8839 (from the IRS)
- Form 8839 (PDF from the IRS)
- Adoption Credit (Tax Topic 607 from the IRS)
- IRS Audit Guidelines and Required Documentation (from the Internal Revenue Manual)

ADOPTION FINANCIAL AID CHART

This is not an exhaustive list; FAC does not recommend any one particular resource. Please note that there may be a charge or donation associated with submitting an application.

Name of Funding Source	Description	Contact Information
JSW Adoption Foundation Gift of Adoption Fund www.jsw-adoption.org www.giftofadoption.org info@giftofadoption.org	Grants of \$2,000 or more awarded quarterly on the basis of need. Preference given to childless couples with an income under \$35,000. One grant awarded quarterly. Average grant amount is \$3,000, but can go as high as \$5,000.	101 E Pier St., 1 st Floor Port Washington WI 53074 PH: 262-268-1386 PH: 877-905-2367 FX: 262-268-1387
Ours By Grace www.oursbygrace.com kimgreen@oursbygrace.com	Offers several different fundraising events to raise money to distribute as grants to families needing financial assistance during their adoption process. All grants will be given through the adoptive parent's attorney agency, to ensure the proper family gets the funds based on the information received from the attorney or agency.	225 N Third St. Brighton MI 48116 PH: 810-844-0278
Shaohannah's Hope www.shaohannahshope.org	Steve Curtis Chapman's organization that provides grants to reduce financial barriers to adoption.	PO Box 647 Franklin TN 37065 PH: 615-550-5600 FX: 615-595-0850
National Adoption Foundation www.nafadopt.org Loan program also: www.nafadopt.org/loanprograms	Awards grants four times a year and has no income requirements. The grants range in amount from \$500 - \$2,500 depending on needs the family has and the circumstances surrounding the adoption.	100 Mill Plain Rd Danbury CT 06811 PH: 203-791-3801 PH: 888-627-8767
God's Grace Adoption Ministry www.ggam.org	A non-profit organization that helps Christian families that are married and with an income less than \$60,000. Assistance is available in the form of adoption grants or assistance in adoption fundraising. Typical grant amounts range from \$1,000 - \$4,000, with an average of about \$2,000.	PO Box 4 Modesto CA 95353 PH: 209-572-4539
HelpUsAdopt.org www.helpusadopt.org info@helpusadopt.org	Must be a U.S. citizen residing in the U.S. with an approved home study to apply but priority will be given to couples without children. Grant amounts are from \$500 - \$1,500 depending on the individual situation.	PO Box 20435 New York NY 10021 PH: 917-684-5484 FX: 253-399-6780

<u>Name of Funding Source</u>	<u>Description</u>	<u>Contact Information</u>
A Child Waits www.achildwaits.org cnelson@achildwaits.org	This organization offers low interest adoption loans and adoption grants for families who have exhausted other financial options. For International Adoptions only. Grants are awarded for the adoption of older or special needs children (over age 5 or have medical/developmental needs that make them harder to place). Grant amounts are up to \$5,000. Also offer low interest adoption loans up to \$10,000 for one child.	1136 Barker Rd Pittsfield MA 01201 PH: 866-999-2445 FX: 518-794-6243
Helping Kids Cope www.helpingkidscope.com	Helping Kids cope helps adoptive parents who are home study ready to defray the cost of the adoption services. They are aware that there are many families that can afford all the adoption fees, but if they can help with some of those fees, then the family's finances could go toward that child's future.	
His Kids Too! www.hiskidstoo.org	Provides financial assistance to those adopting internationally that are U.S. citizens adopting outside of the U.S. Grants are paid directly to the licensed adoption agency.	219 Delta Ct. Ste. B Tallahassee FL 32303 PH: 850-524-KIDS
China Care Foundation www.chinacare.org info@chinacare.org	Provides financial aid to families, who qualify by adopting special needs or older children. This is in the form of a grant, a low-interest loan, or a combination of both. The amount awarded is based on family finances and need, although it usually falls in the \$2,000 - \$4,000 range.	PO Box 607 Westport CT 06881 203-227-3655
The LYDIA Fund www.lydiafund.org lydiafund@usfamily.net	For Christian, married couples who are adopting institutionalized children internationally through a licensed agency. Grants are for overseas fee/ expenses.	Lydia Fund c/o Terry and Deb Bartlett 3948 87 th Ave NE Circle Pines MN 55014-4058 PH: 763-784-4578
Cadman Foundation www.cadmanfoundation.org julie@cadmanfoundation.org	Adoption assistance grants for married Christian couples adopting a special needs child.	413 Shellbourne Dr., Ste. 100 Rochester Hills MI 48309 PH: 248-370-8040
A Child's Desire www.achildsdesire.org t.sturman@suddenlink.net grants@achildsdesire.org	Grants for hard to place children, special needs, and children over the age of 8	1735 ½ Washington St Natchitoches LA 71457 PH: 318-354-1229 FX: 318-354-9990

<u>Name of Funding Source</u>	<u>Description</u>	<u>Contact Information</u>
Founding Family www.foundingfamily.org	Grants for adopting international and domestic	Mailing address: 1004 Rodney Dr Nashville TN 37205-1018 Office: 4525 Harding Rd., Ste. 316 Nashville TN 37205-2119 PH: 615-620-4372 FX: 508-448-8925 Toll Free: 866-204-1660
Kingdom Kids Adoption Ministries www.kingdomkidsadoption.org ministry@kingdomkidsadoption.org donnab@kingdomkidsadoption.org	Helps families raise finances through their adoption fundraising/grant program.	1417 N Lincoln St Spokane WA 99201 PH: 509-465-3520 FX: 509-465-5527
Promise the Children www.promisethechildren.org ptcstaff@swbell.net	Single and married families adopting internationally	11939 Manchester Rd. Ste. 136 St. Louis MO 63131
Sea of Faces Foundation www.seaoffaces.org director@seaoffaces.org	Grants to married Christian families adopting from developing countries. Grant amounts range from \$1,000 - \$3,000.	6920-B Bradlick Shopping Center #200 Annandale VA 22003

LOANS

First Union Bank

502 Hungerford Dr.
Rockville, MD 20850

PH: (888) 314-KIDS
Contact: Norm Hecht

Nations Bank

PH: (800) 448-7061

CHASE Bank

Home Equity line of credit

PH: (866) 345-7687
www.chase.com/NewAdditions

A Child Waits Foundation

Provides low-interest loans up to \$7,000 for five years at 7 percent. The foundation also has a grant that matches all monies repaid to the fund. Preference is given to families that have exhausted all other financial resources.

1136 Barker Rd. Unit 12
Pittsfield, MA 01201
<http://www.achildwaits.org>

PH: 413-499-3992
FX: 413-499-2338
E-mail: achildwaits@poboxes.com

Waiting Child Loan Fund

Offers no-interest loans up to \$5,000, repayable over three years for families adopting through WACAP.

PO Box 88948
Seattle, WA 98138
<http://wacap.org>

PH: 206-575-4550
E-mail: waitingchildrenadoption@WACAP.org

HFLA – Hebrew Free Loan Association

Interest-free loans are available to Jewish adults who wish to adopt children internationally or domestically.

San Francisco Office
131 Stuart St. Suite 425

PH: 415-546-9902
FX: 415-546-7479

AdoptionFinancing.com

AdoptionFinancing.com is now offering a brand new financing program for adoption. Fill out the application at AdoptionFinancing.com and they will work with their network of more than 30 lenders to find the right financing for your needs.

www.adoptionfinancing.com

OTHER RESOURCES & OPTIONS AVAILABLE

Direct reimbursement from your employer.

Contact your human resources department for information about available benefits.

Military Subsidies

Military Adoption Reimbursement Program. A one-time subsidy program for full-time military personnel. Couples or singles can receive up to \$2,000 reimbursement on adoption expenses for one child or \$5,000 for siblings. Eligible personnel complete DD Form 2673 (Reimbursement for Adoption Expenses). See Defense Finances and Accounting Service Instruction 1341.

Adoption Exchange Association

PH: 303-333-0845

<http://www.adoptionfunding.com/adoptionresources/military.html>

State Tax Credits & Subsidies for Special Needs Children

Contact Family Adoption Consultants

PH: (269) 343-3316 Michigan

PH: (330) 468-0673 Ohio

Adoption Tax Credit

"Tax Benefits for Adoption"

PH: (800) 829-3676

IRS Publication #968

www.irs.ustreas.gov

"How to Make Adoption an Affordable Option"

Comprehensive booklet published by the National Endowment for Financial Education. Available free-of-charge from the:

Consumer Information Center

PH: (719) 948-4000

Pueblo, CO 81009

Ask for Item # 602-E

Booklet also available at www.nefe.org

Child Adoption Funds

A site with information on creating a tax-exempt entity, which can reduce your family's adoption expenses by 15-40%. This can provide tax deductions for you, your family, and friends. www.childadoptionfunds.org

United Way International

Provides travel cost assistance for adopted children needing immediate medical attention. Applications are selectively considered and must be supported with a doctor's statement.

United Way International

Attn: Melissa Guerra

701 N. Fairfax St.

Alexandria, VA 22314

PH: (703) 519-0092

SOME ADDITIONAL WEBSITES TO CHECK OUT

www.adoptionbenefits.com

www.adoptiontaxcredit.com

www.adoptionlearningpartners.com

RAISING MONEY THROUGH OTHER RESOURCES

Look into home equity loans or refinance

Borrow from family members

Borrow from 401K

Borrow from a life insurance policy

Raise money through church and community support

Car washes, yard sales, bake sales, collections through church or job

Contact airlines requesting a reduced rate or waiver of fees to get your child

Check with hotels for special adoption rates

Thank you to About.com and William Perez for the use of this article

RECOMMENDED ADOPTION BOOKS

Adoption Parenting: Creating a Toolbox, Building Connections – (2006) over 150 articles edited by Jean MacLeod & Sheena Macrae, PhD

Adoption Life Book: A Bridge to Your Child's Beginnings – (Second Edition 2004) tool for international adoptions, by Cindy Probst, Med, MSSW, LCSW.

Beyond Good Intentions: A Mother Reflects on Raising Internationally Adopted Children – (2005) by Cheri Register an adoptive mom

Being Adopted: The lifelong Search for Self – (1993) academic case studies by David Brodzinsky, PhD & Schechter & Marantz.

Parenting Your Internationally Adoptive Child: From Your First Hours Together Through the Teen Years – (2008) excellent pro-active parenting handbook by adoptive parent and psychotherapist, Patty Cogen, M.A., Ed D.

Adopting After Infertility – by Patricia Irwin Johnston

Are Those Kids Yours? American Families With Children Adopted From Other Countries –
by Cheri Register

Adopting On Your Own, the Complete Guide to Adopting as a Single – by Lee Varon

The Lost Daughters of China: Abandoned Girls, Their Journey to America, and the Search for a Missing Past – by Karin Evans

Attaching to Adoption: Practical Tools for Today's Parents – by Deborah Gray

Raising Adopted Children – by Lois Ruskai Melina

Inside Transracial Adoption – by Gail Steinberg and Beth Hall

Dim Sum, Bagels and Grits: A Sourcebook for Multicultural Families – by Myra Alperson

Parenting the Hurt Child: Helping Adoptive Families Heal and Grow – by Gregory Keck, Ph.D., and Regina Kupecky, L.S.W.

Toddler Adoption: The Weaver's Craft – by Mary Hopkins Best

Twenty Things Adopted Kids Wish Their Parents Knew – by Sherrie Eldridge

Telling the Truth to Your Adopted or Foster Child: Making Sense of the Past – by Jayne Schooler

Real Parents, Real Children: Parenting the Adopted Child –
by Holly Van Gulden and Lisa M. Bartels-Rabb

Perspectives on a Grafted Tree: Thoughts for Those Touched by Adoption –
edited by Patricia Irwin Johnston

Cross-Cultural Adoption – by Amy Coughlin and Caryn Abramowitz

A Passage to the Heart – Writings from Families with Children from China – edited by Amy Klatzkin

I Wish for You a Beautiful Life – Letters from Korean Birth Mothers – edited by Sara Dorow

Understanding My Child's Korean Origins – by Hyun Sook Han

Secret Thoughts of an Adoptive Mother – by Debra Stewart Peterson

The Waiting Child: How the Faith and Love of One Orphan Saved the Life of Another
–
by Cindy Campnella

RECOMMENDED CHILDREN'S ADOPTION BOOKS

Why I Chose You: 100 Reasons Why Adopting You Made Us a Family – (2004) by Gregory E. Lang

Happy Adoption Day – (1996) preschool multi-cultural images by John McCutcheon

Mommy Far, Mommy Near: An Adoption Story – (2000) preschool, Asian, acknowledges both mothers and the child's feelings by Carol Antoinette Peacock

Brian Was Adopted – (1989_ In Our Neighborhood series. Excellent catalyst for starting adoption talks on many topics by Doris Sanford

When You Were Born in Korea - by Brian Boyd

When They Were Born in China – A Memory Book for Children Adopted from China – by Sara Dorow

I Love You Like Crazy Cakes – by Rose Lewis

Borya and the Burps – by Joan McNamara

A China Adoption Story – Mommy, Why Do We Look Different? – by Frances Koh

The Red Blanket – by Eliza Thomas

Families are Different – by Nina Pellegrini

Over the Moon: An Adoption Tale – by Karen Katz

Seeds of Love: For Brothers and Sisters of International Adoption – by Mary Petertyl

Chinese Eyes – by Marjorie Waybill

Kids Like Me in China – by Ying Ying Fry with Amy Klatzkin

The White Swan Express: A Story About Adoption – by Jean Davies Okimoto and Elaine Aoki

Love You Forever – by Robert Munsch

Tell Me Again About the Night I Was Born – by Jamie Lee Curtis

The Mulberry Bird: An Adoption Story – by Anne Braff Brodzinsky

The Day We Met You – by Phoebe Koehler

How It Feels to be Adopted – by Jill Krementz

Tall Boy's Journey – by Joanna Halpert Kraus

If It Hadn't Been for Yoon Jun – by Marie G. Lee

Youn Hee and Me – by Carol Adler

Adopted from Asia – by Frances Koh

Through Moon and Stars and Night Skies – by Ann Warren Turner and James Graham Hale

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