

Intercountry Adoption Guide



Table of Contents

Be a Family	3
Children Who Need Families	4
Hague Convention	5
Agency Policies	6
USCIS Policies	8
Frequently Asked Questions	9
Services Offered	11
Intercountry Home Study and Post Placement Services	12
Honduras	13
The Adoption Process	14
Pre-Adoption Workshop	17
Choosing Your Home Study Agency	18
Making Adoption More Affordable	19
Terminology	21

Be a Family

Buckner Adoption and Maternity Services, Inc., is a Hague-accredited adoption agency. We offer families in all 50 states the opportunity to adopt internationally.

We have provided quality, caring services for children and families since 1879. Throughout our history, we've had the privilege of placing more than 4,000 children in loving homes. Our commitment to the miracle of adoption means that we provide comprehensive services to you before, during and after placement. We are committed to building personal relationships and offering emotional support, and our professional staff offers a strong, stable support system. Our families encourage and mentor you through your journey.

There are many ways you can discover the joy of permanently adding a child to your family. We can help you get started on your adoption journey.

Buckner Adoption and Maternity Services, Inc., is a ministry of Buckner International, a diverse global ministry dedicated to the restoration and healing of individuals and the family. Buckner adheres to Christian principles delivered with professional competence.

Our Responsibility to Children

Buckner Adoption and Maternity Services is a veteran in the international adoption field. Since our beginning, we have been an advocate for ethical adoption standards and for doing what's best for the children who need hope for a better future. Holding firm to these principles, we have earned long-standing, esteemed relationships with U.S. State Department and foreign government officials.

Every effort is made to promote children remaining with their birth families or being placed through domestic adoption within their birth countries. Only when these options are not possible do we seek to place orphaned children with loving, permanent families in the United States.

For those children awaiting adoption or who may never be adopted, we assist with providing sponsorships, medical and therapeutic care, education and daily living needs.

Our Responsibility to Families

Buckner Adoption and Maternity Services is committed to helping adoptive families have a positive and successful adoption experience. We offer a full range of services, including home study services, dossier preparation, education and post-adoption services and support. Our caring staff is competent, compassionate and ready to help you navigate the international adoption landscape.

Since our beginning, we have been an advocate for ethical adoption standards and for doing what's best for the children who need hope for a better future. Holding firm to these principles, we have earned long-standing, esteemed relationships with U.S. State Department and foreign government officials.

Children Who Need Families

Their life stories reveal that these children are vulnerable, traumatized, institutionalized and forgotten. They are in need of security, a loving family and hope.

The majority of prospective adoptive parents desire to adopt a child as young and healthy as possible, and preferably a girl. However, the majority of orphans in our world do not match this description. Generally, children adopted within their birth countries are among the youngest and healthiest children, leaving an even greater need for families open to adopting toddlers to teens with manageable medical and/or developmental needs. It is our responsibility to be the voice for these children and to tell their stories.



The blessing in disguise born out of the changing landscape of intercountry adoption is that children who were previously forgotten now have a real chance to grow up in a loving, permanent family. Yes, their lives have often been touched by trauma, neglect and abuse. Yes, they have experienced multiple losses, multiple caregivers and multiple placements that have eroded their trust. Yes, they have special needs.

And, yes, healing is possible.

We are searching for families who are courageous enough to embrace a child's difficult past, and patient and gentle enough to help them heal. Helping a child discover and share his or her special gifts and talents will not only bless the child and the child's family, it will also make our world a better place.

Our children have lots of questions. They wonder, "Will a family ever choose me to be their child? What will happen to me if a family never does?" We hope no child ever stops asking, "Is there a family for me?" until the day they hear a resounding, "Yes!"

We hope you will consider being the answer for a child who needs and deserves a family.

Hague Convention On Intercountry Adoption

The Hague Convention on Protection of Children and Cooperation in Respect of Intercountry Adoption, referred to as the Hague Convention, is a treaty signed by approximately 80 countries that sets agreed upon ethics and norms for intercountry adoption and strengthens protections for children, birthparents and prospective adoptive parents.

Any country that is party to the Hague Convention follows the same standards, although each country will implement them in ways that work within their government structure and legal system. The U.S. implemented the Hague on April 1, 2008.

The basic principles of the Hague Convention include:

- Every child has the right to grow up in a family.
- The child's best interest must be first and foremost in placement planning.
- Efforts to preserve the family of origin should be made.
- When adoption is necessary, efforts to place the child in his or her country of origin should be the first priority.
- When a child cannot be placed in his or her country of origin, only then should international adoption be an option.
- All efforts must be made to prevent the abduction, exploitation, sale and trafficking of children.

Our agency upholds these principles in all our country programs, regardless of their Hague status.

Families adopting from other Hague countries:

- **MUST** work with a Hague-accredited agency. Accredited agencies have gone through a rigorous evaluation process, and their standards, practices, policies and procedures are found to be in line with the Hague Convention.
- **MUST** use a home study provider that is approved and, in some cases, supervised by their placing agency.

You can find more information about the Hague Convention at www.adoption.state.gov.

Agency Policies

1. Heterosexual married couples must meet marriage-length requirements for each country (see country program guidelines starting on page 14). Agency requires heterosexual married couples to be married at least four years. If the applicant is single, the applicant cannot cohabit with another adult unless other such adult is a relative. Prior agency and country approval will be needed for persons with more than one previous marriage.
2. No more than 15 years age difference can exist between husband and wife.
3. Applicants must be high school graduates or have a GED equivalency.
4. Families must reside in one of the 50 United States.
5. Applicants should have financial security appropriate for their age, occupation and the community in which they live. Financial resources should be sufficient for the normal additional expenses incurred by adding a child to their family.
6. Applicants should be able to furnish evidence that a viable financial plan is in place for payment of adoption services and legal expenses for finalizing the adoption.
7. Applicants must have no history of filing for or completing bankruptcy proceedings in the past three years. Agency approval is contingent on case review.
8. Unless the country has a specific policy, a family's minimum annual income must be 125% of the U.S. poverty income guidelines for a family of their size, including the child to be adopted.
9. Applicants must each have a minimum of \$50,000 in life insurance coverage and provision for financial security in case of the death of a parent.
10. Our agency is grounded in Christ-centered values. Our philosophy encourages a home environment in which Judeo-Christian principles are taught.
11. Applicants must support the Buckner mission statement and core values.
12. Applicants must have health insurance coverage for each family member. Applicants must have insurance coverage for any medical care their child might need upon arrival and will need to obtain written confirmation from their health insurance carrier stating that their adopted child will be covered upon placement with the family.
13. Applicants must be open to immunizing their adopted child and agree to their child receiving medical treatment and blood transfusions should he or she require it.
14. Applicants must be in good mental, emotional and physical health with no serious illness of a chronic, debilitating, and/or life threatening nature. If either applicant is on medication for a medical or emotional issue (e.g., depression, anxiety) or has had a personal history of a significant abuse, or any type of counseling or mental health treatment, our agency will need a detailed statement

submitted with the Preliminary Application from the applicant's physician or mental health profession.

15. Applicants must have no arrests within the previous three years. Additional information must be submitted for any violations of the law. Agency approval is contingent on case review.
16. Applicants must take six weeks adoption leave from work after their child comes home to facilitate bonding and attachment. The time can be split between spouses.
17. A child adopted through our agency must be at least one year younger than the family's youngest child, whether biological or adopted, and there must be a least one year between placements. Exceptions are considered on a case-by-case basis.
18. One child at a time is placed with a family, with exceptions made for sibling groups. Our agency will not place unrelated children into the same adoptive home at the same time.
19. Unless the country has a specific policy, the family can have no more than six children under the age of 18 years old living in the home after the adoption is completed. Larger families will be reviewed on a case-by-case basis.
20. Prior to completion of the home study, applicants must designate a guardian plan in the event of the death of the adoptive parent(s).
21. Applicants must have a will in place at completion of the home study if the family has children or, if the family is childless, within three months of finalization/re-finalizing the adoption in the U.S.

22. Applicants must notify our agency immediately regarding any significant changes in the family's situation such as:

- a. Change in marital status
- b. Change of residence and/or contact information
- c. Change of employment or financial status
- d. Additional persons living in the home
- e. Family members leaving the home
- f. Pregnancy
- g. Serious illness or medical treatment
- h. Death of a family member
- i. Counseling
- j. Violation of law or arrests
- k. Being offered a child referral from another source

23. A family's application will be placed on hold or inactivated in the event of:

- a. Pregnancy
- b. Receiving a child from another source
- c. Life-threatening illness or disease
- d. Separation or divorce

The time on hold will vary on a case-by-case basis.

Our agency reserves the right to terminate a family's adoption process at any time during the process and at the sole discretion of the agency.

U.S. Citizenship & Immigration Services Policies

1. At least one applicant must be a citizen of the United States.
2. All adult household members aged 18 and older will be fingerprinted by USCIS for an FBI criminal background check, which is separate from any background check required by an applicant's state of residence.
3. For Hague adoptions, available child abuse registries (CAR) must be checked for any state or foreign country that an adult member of the household has resided in since turning 18 years of age. For non-Hague adoptions, the CAR will be checked for any state or foreign country resided in for the past five years.
4. The home study must be updated and submitted to USCIS if there is a significant change in the family situation or there is a change in the characteristics (e.g. age, gender, health status) of the child the family intends to adopt.

Frequently Asked Questions

Can we request our child's gender?

For Honduras, applicants may indicate a gender preference.

Are we guaranteed a child?

The vast majority of families experience successful adoptions. However, in rare cases, factors beyond our agency's control may prevent an adoption from being completed, such as a country changing its guidelines, a country closing its adoption programs, a change in the family circumstances, a child being adopted domestically or the birth parent(s) changing their mind. If a family is unable to proceed with their adoption due to a country changing its guidelines or closing a program, we will make every effort to transfer the family to one of our agency's other adoption programs for which the family may qualify.

Can the birth parents change their minds?

Although this is rare, you should be prepared for the possibility of the birth family changing their mind at any point in the process. If this happens, we will place you back on the waiting list for another referral. If a birth parent chooses to parent his or her child, this is a choice we honor and celebrate.

Can the child be adopted domestically?

When a child is not able to remain with his or her birth family, domestic adoption in the birth country should be the first priority. Many countries have a national registry to encourage domestic adoption. Other countries require verification that a child has been declined by a certain number of prospective domestic adoptive families before they become eligible for intercountry adoption. Although rare, there have been occasions in which the referral of a child has been withdrawn due to a domestic adoptive family coming forward and wanting to adopt the child. In some cases, this has occurred with the child's foster family.

What happens if we become pregnant?

Pregnancy will impact your adoption process. In most cases, your adoption will immediately be placed on hold. In some situations, a referral of a child may be withdrawn. The amount of time your adoption will remain on hold depends on several factors with the ultimate outcome that the child being adopted is at least one year younger than the youngest child in the family and there is at least one year between placement of child(ren).

Can your agency provide financial assistance?

As a non-profit organization, we strive to keep fees as low as possible while still providing high-quality services. In fact, the agency fees paid by families only cover about 70% of our operating expenses for providing adoption services. The remaining costs must be covered by our agency through fundraising efforts. In essence, all families' adoption fees are subsidized by our agency.

Agency grants are available to families who show a financial need that would prevent them from adopting and/or to help with the adoption fees of children with special needs who might not be adopted otherwise. For other financial aid suggestions – including information about the \$13,400 federal tax credit for families who adopt – visit www.resources4adoption.com.

How do we apply?

You can apply by clicking the “Request More Information” button on our website. Once we have approved your Preliminary application, we will get in touch with you to continue the process.



Services Offered

Intercountry Home Study and Post Placement Services

Home Study Only Services. For families who have already selected a placement agency for their adoption but who need a local adoption agency to provide their home study and post-placement services in order to complete the adoption process. Buckner offers “home study only” services tailored to their needs. We encourage these families to review Buckner’s application guidelines along with the U.S. Citizenship and Immigration Services (USCIS) criteria for adoptive families, which have been included in our adoption guide to assist families in their decision-making and preparation in selecting a “home study only” provider.

Post-placement Supervision. Buckner will complete the post-placement supervision required by the family’s state of residence and the foreign country. A social worker will meet with the family and provide support and guidance during the adjustment of the newly-arrived child into the family. The social worker will also provide required reports to the child’s country of birth.

Parent Education. Adoptive parenting is often referred to as “Parenting +Plus,” because adoptive parents have all the rights and responsibilities of other parents...plus a few more. Buckner provides education that prepares parents to be successful in the extra tasks involved in adoptive parenting.

Post-adoption Services. Some adoptive parents may feel the need to counsel with a Buckner social worker for help in talking with their child about adoption or for assistance in dealing with difficult issues in the child’s background. Buckner provides time-limited counseling related to these and other adoption issues.

Support Services and Family Connections. With experienced and professional adoption staff readily available to answer your questions, Buckner also helps connect adoptive families with other resources and families in order to learn from one another and grow together.

Birthland Tours. Buckner organizes teams of volunteers to travel on mission trips for specific projects, and families can consider this option as well. For a list of upcoming mission trips, visit www.buckner.org/engage/missions.

Honduras



Buckner Adoption and Maternity Services, Inc. has facilitated adoptions in Honduras since 2009.

****There is currently a hold on accepting new applicants for the Honduras program.**

Honduras is located in Central America between Nicaragua and Guatemala and has a rapidly growing population. A significant number of children are malnourished, working children, and street children who often don't make it to age 18. Children come into orphanage care predominantly because of parental abandonment, abuse or neglect.

Families are needed for children 4 years and older. Agency is not accepting applications for children under 4 years old.

Family Requirements

- **Length of Marriage:** Heterosexual married couples married at least 4 years for both first and/or second marriages.
- **Parents Ages:** 25 – 50 years of age. There must be at least a 15 year age difference between the parents and the child they are adopting.
- **Children in Family Prior to Adoption:** No more than 4 children living in the home. Larger families will be considered on a case-by-case basis.
- **Residence:** All 50 states.
- **Faith:** Prefer Christian families.
- **Psychological Evaluation:** Required.
- **Child's Gender:** Families may choose the gender of their child.
- **Travel:** Both parents must travel and make 2 trips. First trip is 4-6 days and second trip is 4-6 weeks long.
- **Post-Placement:** 8 post-placement reports due at 1, 3, 6, 9, 12, 18, 24 and 36 months. Family reports due at 4 years and then yearly thereafter until child is 18 years old.

Timeline:	Application 2-3 months	Home Study 2 -3 months	USCIS & Dossier 2-3 months	Referral 8-46+ months	Child's Arrival 4-8 months	Total Timeframe: 18-61+ months
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The Adoption Process

Preliminary Application

This allows our Agency to get acquainted with your family and determine if your family meets the requirements for our agency, the foreign country and the U.S. government.

Pre-Adoption Workshop

This is a required online course that prepares your family for what to expect throughout the adoption process, with particular focus on country specific family requirements and procedures. This course must be completed prior to receiving the Formal Application.

Formal Application

This is a collection of documents and information about your family that is required based on state, U.S. and foreign government regulations. The application helps us get to know you better, assists the social worker's preparation of the home study, and helps your family "rehearse" for dossier preparation. Criminal background and child abuse checks are initiated at this time. The Formal Application cannot be processed until all requested documents and copies are received.

U.S. Citizenship & Immigration Services

USCIS determines each family's eligibility and suitability to adopt a child from a foreign country. The process begins with your family filing the I-600A application (non-Hague adoption) or the I-800A application (Hague adoption) with USCIS. We will provide your family with instructions for filing either form after Application Part 2 is approved. USCIS will inform your family of the location and date to have fingerprints taken for a FBI criminal background check. If approved, USCIS will send your family an approval notice. The I-600A is valid for 18 months; the I-800A is valid for 15 months. Your family must renew either form filed as many times as necessary to ensure the USCIS approval is valid at the time the child's U.S. visa is issued.

International Adoption Seminar

This provides your family an in-depth learning opportunity to explore issues relevant for intercountry adoption and adoptive families and helps your family build realistic expectations for both the adoption experience and the child joining your family. Topics include: attachment, grief and loss, medical issues, impact of institutionalization and environment on child development, talking to your child about adoption, racial and cultural identity, initial adjustments and more. Families are encouraged to "attend" via our online seminar. Your family must complete the seminar prior to completing the home study. Completion of the seminar helps fulfill the USCIS and Hague Treaty requirement for pre-adoption counseling and education.

Home Study

This is an evaluation of your family, which is requested after the Formal Application has been approved. A social worker usually has two to four visits with your family, including a home visit to get to know you, your parenting styles, your resources, and your reasons for adopting. The intent of the home study is to assess your family's readiness and suitability to adopt a child. The Home Study also helps educate and prepare your family for the adoption experience and the child joining your family. The social worker will submit a current home study in compliance with the requirements set up by your state of residence, U.S. government and the foreign country. Our Agency will provide the social worker with guidelines for preparing your home study and will review your home study to ensure it complies with requirements.

Dossier

Once your family's home study is completed, your family will prepare a dossier for submission to the foreign country you have chosen. The dossier is a set of legal documents, which includes your family's home study and provides information, which helps foreign government officials in determining if your family meets the country's requirements for adopting a child. We review your family's dossier documents to ensure they meet country requirements. Depending on the country, our staff may also process the documents and obtain authentication or apostille certificates.

Child Referral

Our Agency receives information on a child from the foreign country. The child's information is then presented to your family by your home study social worker or an agency representative. Referral information will include one or more photos of the child, a social and medical history on the child and any medical treatment records and birth family information available. Your family is given at least two weeks to carefully consider the child's information and to have your physician and other medical specialists review the information before deciding whether to accept the referral of the child.

Child Assignment

This happens after your family accepts a referral of a specific child. Assignment paperwork is sent to the foreign country and the authorities there take the steps necessary for the adoption process to proceed forward.

Parent Education

Parenting an adopted child can have unique joys and challenges. We require all adoptive parents to complete a series of education requirements, including several online adoption courses and recommended parenting books prior to receiving their child. Your family will receive the *Parent Education Requirements* with the Formal Application, and it is expected that you participate in relevant education and communicate this with us throughout your entire adoption process.

Child Arrival

This will depend on whether your family has selected to adopt from a country that allows children to be escorted to the U.S. or whether your family must travel to receive your child. We will notify you when your child is ready to come home and will provide preparation and guidance about travel.

Post-Placement Supervision

This is provided by your family's home study provider. The first visit must be done within four weeks of your child's arrival home. Your social worker will assess your family and child's adjustments to each other and provide support to help with the transition. An additional two to ten visits will be made with your family over a six-month to five-year period, depending on the country. After a minimum of six months, your social worker can recommend the finalization (or re-finalization) of your child's adoption in the U.S. In addition, some countries require families to provide periodic update reports for several years after the adoption, sometime until the child is 18 years old.

Adoption Finalization

Depending on the country, the adoption may be finalized in the child's birth country or in the U.S. Either way, it is important to have the adoption finalized, re-finalized, or recognized in a U.S. court. We recommend that your family retains an attorney with intercountry adoption experience to assist you with this process and with obtaining a U.S. birth certificate for your child.

U.S. Citizenship

This is the final step in the adoption process. If your child enters the U.S. on an IR4 or IH4 visa, you will submit Form N600 to USCIS to receive a Certificate of U.S. Citizenship for your child after the adoption is finalized in the U.S. If your child enters the U.S. on a IR3 or IH3 visa, your family will automatically receive your child's Certificate of U.S. Citizenship usually within 45 days of arriving home. We require all families to obtain a Certificate of U.S. Citizenship for their child because the certificate is a non-expiring, irrefutable record of your child's U.S. citizenship.

Pre-Adoption Workshop

Families must complete the Pre-Adoption Workshop before they can receive the Formal Application.

Topics Covered:

- Introduction
- Points of view of adoption triad
- Hague Treaty
- HIPAA
- Successful adoptive families
- General family requirements
- Steps in adoption process
- Challenges and risks of intercountry adoption
- Financing an adoption
- Extensive country program information
- Adult adoptee perspective

Hague Convention Regulation

Sec. 96.48 Preparation and training of prospective adoptive parent(s) in incoming cases. For those completing international adoptions from Hague countries, this workshop will account for six (6) certified Hague Adoption Education hours. You must submit an evaluation after completing the workshop (if married, both spouses must submit their own evaluations). Buckner will then issue a certificate confirming your adoption education credits.

Fee:

For families adopting a child through Buckner, the Certificate of Attendance will be FREE of charge.

For more information about our Pre-Adoption Workshop, please contact Sharon Hedrick at shedrick@buckner.org or 214-319-3414.



BUCKNER[®]
ADOPTION AND MATERNITY SERVICES

Hope shines here.[®]

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Choosing Your Home Study Agency

If you live in Texas you will be assigned a social worker to complete your home study and post placement reports. The social workers we use are approved to conduct home study and post placement services for BAMS. If you reside outside of this area, the home study and post placement reports must be completed by a non-profit, child placing agency licensed in your family's state of residence. The family may ask for assistance in selecting a local home study agency.

Families must work with a home study/post placement agency that is Hague- or COA-accredited.

Families must work with a home study/post placement agency that has entered into a supervised provider agreement with our agency, as required by the Hague Treaty and the U.S. Department of State.

Our agency has Hague-compliant supervised provider agreements in place with many home study agencies all over the U.S. Your family can begin your home study sooner if you choose to work with one of these pre-approved agencies. A hard copy may be requested by calling our agency.

If your family's desired agency has not yet entered into a supervised provider agreement with our agency, it could take 2-3 months for that agency to complete the approval process, thus potentially delaying the adoption process. If the desired agency is already Hague accredited, the approval process should be faster depending on how the agency responds to our requests for information. If the desired agency does not provide the documentation required for the agreement, your family will need to choose another agency.

Your family may work on and submit you're the Formal Application while waiting for your desired agency's agreement to be finalized. However, your family may not begin the home study until the agreement is in place. Please note that our relationship with each home study agency is to ensure that the agency follows the standards of the Hague Treaty. We do not have control over the individual social workers or their work performance.

Your family is responsible for paying all fees for home study and post placement services directly to the home study agency. **Please do not begin your home study until after your adoption Preliminary and Formal Applications have been approved by our agency.** This will ensure that your home study will not become outdated during the process and will fit the guidelines of the country you choose.

Making Adoption More Affordable

Agency Scholarship

Our agency's adoption assistance program was established by caring adoptive families who wanted to share their joy in adoption with other families who encounter financial obstacles to realizing their dream of adoption. The fund was also created to help older children and children with special needs find loving, permanent families. The fund is possible through the ongoing generosity of donors, adoptive families, grandparents and friends. The funds are only available to families who are adopting through Buckner Adoption and Maternity Services. The average grant award ranges between \$750 and \$3,000. The amount depends on an individual family's or child's need and funds available. Families may be considered for a grant if they have a current, approved home study and have officially accepted the referral of a specific child. To receive an application and guidelines, please contact Buckner's office by calling 214-328-3141 or by emailing Debbie Wynne at dwynne@buckner.org.

Adoption financing website

Resources4Adoption

www.resources4adoption.com is an excellent online resource that provides the very latest in adoption financing education, information and resources, including a searchable database with a comprehensive list of over 70 grant and loan programs. The website also offers lots of additional tips to assist families in removing the financial barriers associated with adoption.

Adoption grant and/or loan programs

**Note: This is not an exhaustive list of programs. Most organizations require a current, approved home study prior to considering your application. You will need to check the organization's website to obtain information about eligibility criteria, application process and fees, and if they are currently accepting applications.*

A Child Waits Foundation

www.achildwaits.org is designed to help children living in international orphanages to become part of a family. The foundation provides adoption grants and low interest adoption loans for families who have exhausted other financial options.

Affording Adoption Foundation

www.affordingadoption.com is a grant program that offers financial assistance to adoptive families who have been matched with a child.

Gift of Adoption Fund

www.giftofadoption.org is a national adoption grant program created by an adoptive family.

God's Grace Adoption Ministry

www.ggam.org is dedicated to helping Christian families overcome the financial obstacles of adoption.

HelpUsAdopt.org (www.helpusadopt.org) is a national financial assistance grant program founded by an adoptive family. Priority is given to applicants without children and those with failed or disrupted first time adoption placements.

JSC Foundation (www.jsfoundation.org) hopes to assist Christian couples for whom the cost of adoption is a hardship.

LifeSong for Orphans

www.lifesongfororphans.org, offers assistance to Christian couples who wish to adopt a child by providing adoption matching grants and interest-free loans. LifeSong also gives the family's supporters a way to make their donations to the family tax-deductible. The **Both Hands Program** helps families raise money for their adoption while serving widows through home improvement projects.

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

Making Adoption More Affordable

Fundraising Programs

Adopt Without Debt: Creative Ways to Cover the Cost of Adoption, a book by Julie Gumm, shares how to find extra money in your household budget, apply for grants and fundraise.

Adopt Together (www.adopttogether.org) gives your family, friends and supporters a way to make their donations for your adoption tax-deductible.

Orphans No More (www.orphansnomore.net) helps families raise financial support to help offset their adoption-related expenses.

Federal Adoption Tax Credit

In 2013, the U.S. federal government made the Adoption Tax Credit permanent. The maximum credit is about \$13,400 and can be claimed for qualifying expenses paid for a child's adoption. Families can claim the credit once their child's adoption is legally finalized. The credit is non-refundable, meaning families can only claim up to the amount of their federal income tax liability. However, families have six years to claim the full credit. The adoption credit begins to phase out for families with modified adjusted gross income in excess of \$201,010 and is completely phased out for families with modified adjusted gross income of \$241,010 or more. For more information on the federal Adoption Tax Credit, download Form 8839 and the instructions from www.irs.gov. We recommend that you check with a local tax accountant if you have questions on how this federal tax benefit may apply to your adoption.

Military Benefits

Active-duty military families are eligible for reimbursement of adoption expenses of up to \$2,000 for a single child or up to \$5,000 per family per year. Please contact your specific branch of the military for more information or download the free NMFA Guide on Adoption Services from the National Military Family Association website at www.nmfa.org — click on “Your Benefits” and select “Adoption.”

Many companies offer adoption benefits to their employees which may range from financial assistance to paid or unpaid parental leave. The

Employer Benefits

Dave Thomas Foundation for Adoption has compiled a list of companies who provide adoption benefits at www.adoptionfriendlyworkplace.org. If your employer does not currently offer adoption benefits, the Dave Thomas Foundation also offers a free “Adoption-Friendly Workplace Toolkit” on its website, which offers helpful suggestions on how you might approach your employer to have this benefit added to your employee benefit plan. Contact your company's human resources department for more information on potential adoption benefits available to you.

Bank Loans

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

Lifestyle Adjustments

Our adoptive families offer the following suggestions:

- Begin subtracting “known child expenses” from your paycheck now to help save money for adoption expenses, and to learn how to live on a smaller income
- Explore less expensive entertainment options
- Skip your vacation
- Eat out less
- Shop for bargains, including at the grocery store
- Have a garage sale, use e-bay or Craig's List to sell unneeded items for extra cash
- Refinance your house and/or autos
- Obtain a temporary second job
- Hold a fundraiser through your church

Pray for God's guidance to meet adoption expenses.

Adoption Terminology

Rather than:

Adoption triangle

Adopted child

Own child

Abandoned

Real parent, Natural parent

Illegitimate

Foreign Child

Unwanted child

Handicapped child, Special Needs child

Taken away

Give away, Give up, Put up

To keep

Foreign adoption

Mixed race

Closed adoption

My adopted child

Adoptive parent

To keep

Track down parents

We suggest:

Adoption triad, Adoption constellation

Adoptee, Person who was adopted

Birth child, born into our family

Left in a public place

Birth parent, Biological parent

Born to unmarried parents

Internationally-born child

Child placed for adoption

Child with special needs

Court termination

Make an adoption plan, Decide, Choose adoption

To parent

Intercountry/international adoption

Interracial

Confidential adoption

My child

Parent

To parent

Search