



BUCKNER®

Hope shines here.®

Be a Family

Buckner Foster Care and Adoption Guide



Table of Contents

Who We Are	3
Values and Practices	4
I Am Buckner	5
Adoption and the Gospel	6
Our Services At a Glance	7
Basic Requirements	8
Domestic Infant Adoption	9
Waiting Texas Children	11
Foster Care and Foster-to-Adopt.....	13
Next Steps	19
Frequently Asked Questions	22
Stay Engaged.....	23
Appendix A: Required Documents.....	24



Who We Are



Buckner foster care and adoption exists to provide safe and loving home environments for vulnerable children. We believe foster care and adoption are profound ways to change a child's life forever, and our commitment to help you 'Be A Family' means we provide comprehensive services for you and the children we serve together.

Buckner foster care and adoption is part of Buckner International, a diverse global ministry dedicated to transforming the lives of vulnerable children and families. Established by R.C. Buckner in 1879, Buckner International has a long history of serving children and families in challenging life situations.

For more than 135 years, Buckner International has been transforming lives through hands-on ministry, serving the most vulnerable from the beginning to the end of life. Buckner is one of the oldest and most unique faith-based service organizations of its kind, serving more than 450,000 people each year in the United States and 8 countries worldwide.

The earliest record of adoption services provided by Buckner was dated 1884. Throughout our history, we have had the privilege of placing more than 4,000 children in loving adoptive homes.

Values and Practices



Dr. R.C. Buckner's core values for ministry came from James 1:27, which states, "Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world." This still forms Buckner's core values today.

We are people motivated by our faith.

Buckner follows Christ-centered values which are ministered with professional competence. Our team of trained case managers and social workers build personal relationships and offer emotional support to every child and family we serve.

As we seek to transform the lives of vulnerable children and to build strong families, we always put the child's needs first.

Buckner Values

Service Excellence

**Respect for the
Whole Person**

Great People

Stewardship

Heroic Leadership

Integrity

Micah 6:8

Buckner finds
families for
children,
rather than
finding
children
for
families.



I Am Buckner

I am **Buckner**.

And I am answering the call.

I am compassionate.

Devoted.

Trustworthy.

Joyful.

I am more than 130 years of Faith in action,

Hope at work,

And Love borne out.

I am answering the call.

I am a humble servant of a loving God

Who created me for a purpose

And filled me with a passion:

To **help** the helpless.

To **defend** the defenseless.

And to **love** the unloved.

Just as **He** did.

This work is my ministry.

This world is my mission field.

And this life is my testimony.

I am answering the call.

I am...

A need met.

A prayer answered.

A life **redeemed**.

I am...

An orphan, welcomed in with
open arms.

A senior adult, given the gift of dignity.

An adoptive mother, introduced to
her new son.

I am...

A donor's grace,

A founder's conviction,

And a Savior's mercy delivered every day

To a world in need.

I am answering the call.

I am...

Ready, willing, and able.

Wherever there is need, I will go.

Whatever it takes, I will do.

Whomever I can, I will serve.

With all my **heart**.

With all my **soul**.

With all my **mind**.

And with all my **strength**.

I am Buckner.

And I am answering the call.



Adoption and **the Gospel**

Caring for orphans is more than a mere act or deed. It is more than a rule to follow. As Christians, when we look after orphans in their distress (James 1:27), we are not only obeying a command, but we are also displaying the Gospel and what Christ Himself accomplished through the cross and resurrection. We care for vulnerable children through foster care and adoption because we understand that we were once orphans who have now been adopted into the family of God.

While the word “adoption” is only used five times in the Bible (and all of those by Paul), God’s heart for adoption is seen throughout the Scriptures. There are several stories of the outsider – the orphan, the widow, the sinner, the outcast – being brought into the family of God. From Abraham to Rahab to the woman at the well, all of these stories foreshadow the cross, the ultimate story of Christ inviting orphans to become heirs.

“God shows His love for us in that while we were still sinners, Christ died for us.” – *Romans 5:8 ESV*

“But when the fullness of time had come, God sent forth his Son, born of woman, born under the law, to redeem those who were under the law, so that we might receive adoption as sons.”
– *Galatians 4:4-5 ESV*

According to Ephesians 1, God chose us for adoption through Christ before He ever spoke the world into existence. In His glorious, indescribable, incomprehensible grace, He determined to call us – we who would fall short; we who would betray Him for other loves; we who would be consumed by selfish desires – sons and daughters in Christ. He is determined to love us, to want us, to pursue us, to choose us and to adopt us.

We ourselves have been adopted! Our God is a God of adoption. Above all else, *this* is why we are compelled to care for at-risk children through foster care and adoption.



Our Services **at a Glance**

FOSTER CARE. Providing temporary homes for children who have been removed from their families due to abuse or neglect.

2013: 671 children served 2014: 578 projected



FOSTER TO ADOPT. Providing permanent homes for children who, after residing in your foster home, become available for adoption.

2013: 50 children served 2014: 54 projected



WAITING TEXAS CHILDREN. Providing permanent homes for children living in foster care, and whose parents' rights have been terminated.

2013: 34 children adopted 2014: 29 projected



DOMESTIC INFANT ADOPTION. Providing permanent homes for newborns whose birth parents have made a voluntary plan of adoption and want to maintain an open relationship with the adoptive family.

2013: 6 children adopted 2014: 11 projected



Basic Requirements

Applicants must have an interest in working with the type of children Buckner serves – children of all ages and ethnicities, with trauma histories involving abuse and neglect, as well as separation from their family of origin. Applicants must be heterosexual couples or single adults who meet the following requirements:

Program	Age*	Marriage	Single	Citizenship	Other Requirements	Cost	Wait Time
Foster Care	*	4 Years	Yes**	U.S. Citizen, Legal Permanent Resident, or Other Qualified Alien	—	Minimal: FBI Finger Prints, Etc.	4-6 Months for Licensing; Short Wait for Placement
Foster-to-Adopt	*45 Years Maximum Age Difference	4 Years	Yes**	U.S. Citizen or Legal Permanent Resident	—	Minimal: FBI Finger Prints, Attorney Costs to Finalize	4-6 Months for Licensing; Short Wait for Placement
Waiting Texas Children	*45 Years Maximum Age Difference	4 Years	Yes**	U.S. Citizen or Legal Permanent Resident	Will, Life and Health Insurance	Minimal: FBI Finger Prints, Attorney Costs to Finalize	4-6 Months for Licensing; Slightly Longer Wait for Placement
Domestic Infant Adoption	*45 Years Maximum Age Difference	4 Years***	Considered Per Policy	U.S. Citizen or Legal Permanent Resident	Active in Christian Church, Will, Life and Health Insurance	25% of Adjusted Gross Income; Min: \$14,000 Max: \$25,000 FBI Finger Prints, Attorney Costs to Finalize	Up to 2 Years Wait for Placement
Kinship/Fostering Connections	*	2 Years	Yes**	U.S. Citizen, or Legal Permanent Resident, or other Qualified Alien	Eligible for Client Support through the Fostering Connections Act*	Minimal: FBI Finger Print, etc.	4-6 Months for Licensing
Respite Care	*	4 Years	Yes**	U.S. Citizen, Legal Permanent Resident, or Other Qualified Alien	—	Minimal: FBI Finger Prints, Etc.	4-6 Months for Licensing; Short Wait for Placement

Additional requirements for all: Reliable transportation • Annual income sufficient to care for additional children • Ability to meet Residential Child Care Licensing standards. • High school diploma, General Education Development (GED) or demonstration of basic skills.

*Must be 21 years old to provide foster care, 25 years old to adopt. **Single applicants cannot cohabit with another adult unless other such adult is a biological relative. ***Married individuals with more than two marriages will be reviewed on a case-by-case basis.

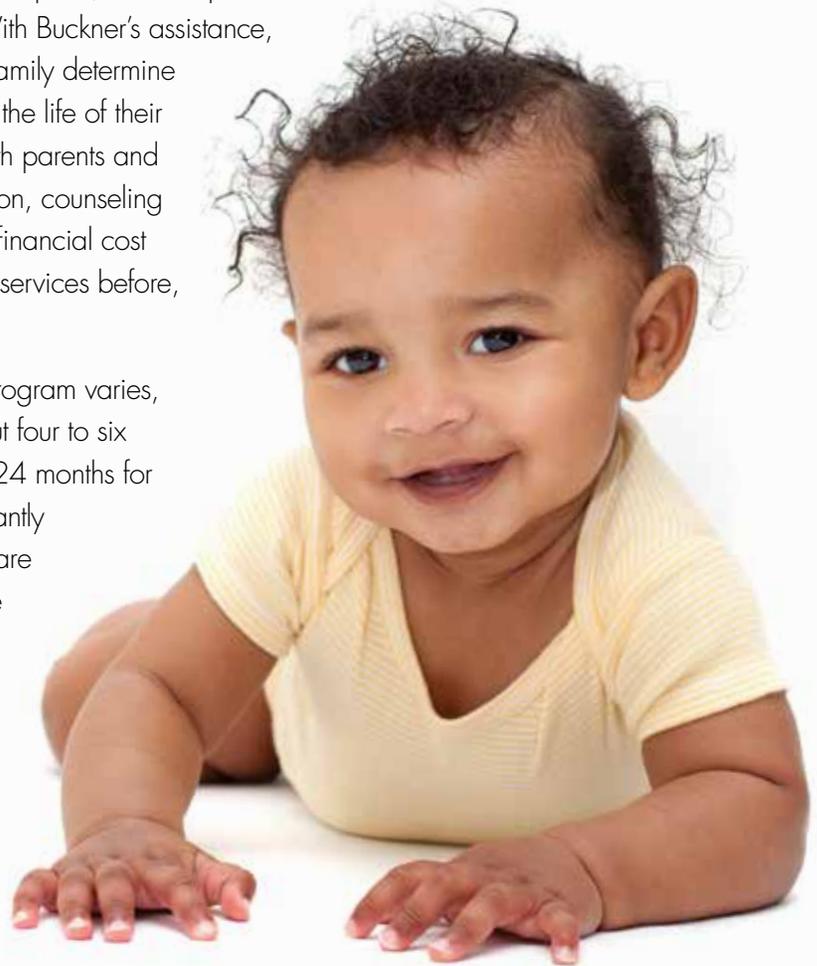
Domestic Infant Adoption

Our domestic infant adoption program serves birth parents facing crisis pregnancies and places newborns with Christian couples in Texas.

Buckner works with birth parents during the pregnancy to help them determine the best plan for their baby's future. With support and counseling, the majority of birth families choose to parent their children. For example, in 2013, 74 percent of birth moms we served chose to parent their child, while the remaining 26 percent chose to make an adoption plan.

If adoption is believed to be the best option, the birth parents then choose the adoptive family. With Buckner's assistance, the birth parents and the adoptive family determine the openness of their relationship in the life of their child. Buckner supports both the birth parents and the adoptive family through education, counseling and support groups. Much of the financial cost of this program funds these support services before, during and after placement.

The estimated waiting time in this program varies, however our couples average about four to six months for licensing and about 18-24 months for placement. Your wait time is significantly impacted by the type of child you are willing to parent. We typically have a need for families interested in adopting minority children or children with special health risks. You must also be open to either a male or female baby as the birth parents do not always know the gender of the child and would need to be assured the adoptive
[Continued, next page]



family would welcome their child regardless of the child's gender.

"It was through open adoption that our family was built. We were impressed with how the counselors at Buckner dealt with adoptive families and birth families with professionalism and grace." – Shelly and Brad, adoptive parents

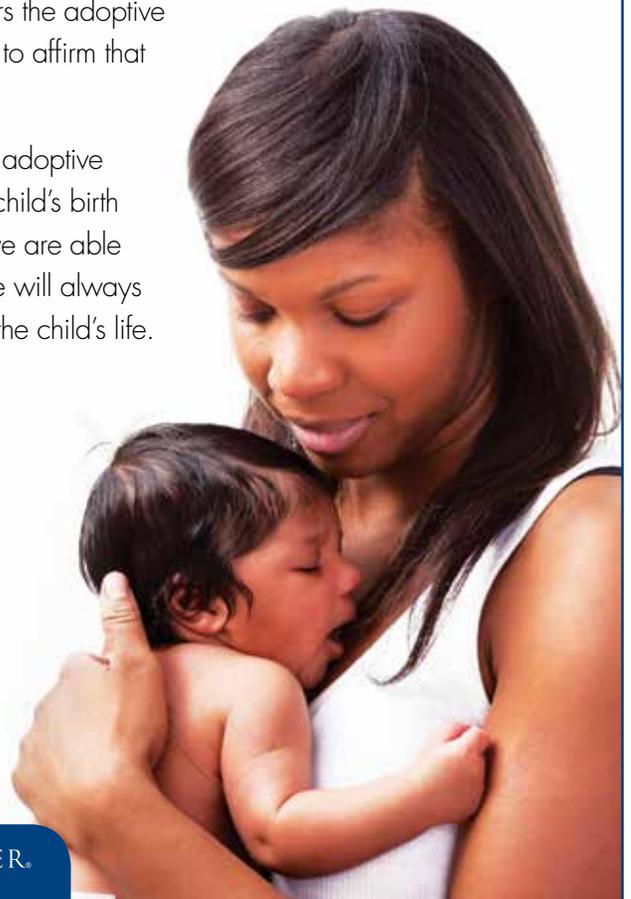


We have learned a lot about adoption in our 130 years of service – from those who have lived it, the research that has been done in the field, and from continually striving to facilitate adoptions that best meet the needs of the children God brings to our ministry. At Buckner we believe birth families and adoptive families are all a part of God's plan for a child who joins his or her family by adoption. A child need not give up connections to one family in order to gain another.

It is essential for prospective adoptive parents to know that ***open adoption is not shared parenting.*** Open adoption is about relationships. Open adoption honors the birth parents for giving life, it honors the adoptive family for sustaining that life, and it allows both families to affirm that child's life through lifelong connections.

Through research and education, all of our prospective adoptive parents become convinced that relationships with their child's birth parents are in the child's best interest. For this reason, we are able to tell our birth parent clients that any family they choose will always be available if and when they decide to participate in the child's life.

"After hearing about open adoption, I thought it was too good to be true. I would get to watch my daughter grow up and have a relationship with her and her family." – Lindsey, birth mother



Waiting Texas Children

In the state of Texas, there are currently more than 6,000 children in foster care who are waiting to be adopted. Their parents' rights have been terminated so their only permanency plan is adoption. If they are never adopted, children anywhere between age 18 and 21 will "age out" of the system with no one to support or care for them.

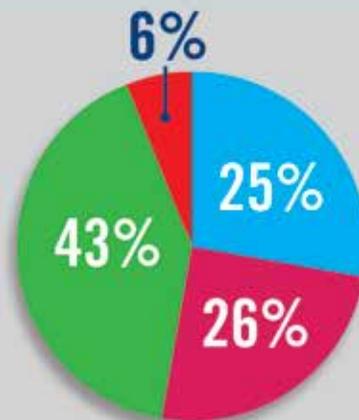
Buckner is dedicated to recruiting and approving loving adoptive homes for these waiting children. Many of these children are in a sibling group, or are older children and teenagers. Some of them have significant physical, educational or emotional needs. However, every single one needs and deserves a family. Buckner is a licensed foster care provider and adoption agency, which means we are able to facilitate the adoption of children in Child Protective Services' care who are waiting to join a family through adoption. *[Continued, next page]*



Who are the waiting children?

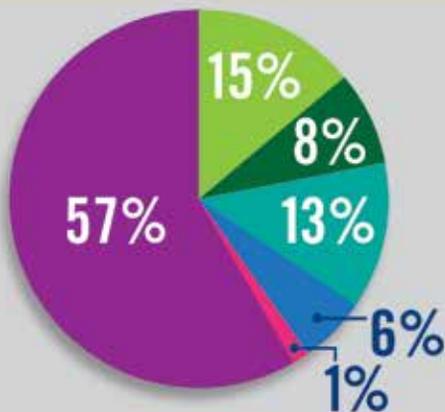


- African-American
- Caucasian
- Hispanic
- Other



Many of the waiting children are minority children over the age of 6, and several are part of a sibling group. Some have been abused or neglected, and all have lived in foster homes or residential programs, so they may come to adoptive parents with challenges. Buckner is committed to preparing families for those obstacles and supporting families as they work through them.

Do all waiting children have disabilities?



- NO SPECIAL NEEDS
- Drug/Alcohol-Related Challenges
- Emotionally Disturbed
- Learning Disabilities
- Medically Involved
- Physical Challenges

Interested in learning more about the waiting children in need of an adoptive family? The Texas Adoption Resource Exchange (TARE) allows you to view profiles of waiting children online at <https://www.dfps.state.tx.us/application/TARE/Search.aspx/Children>.

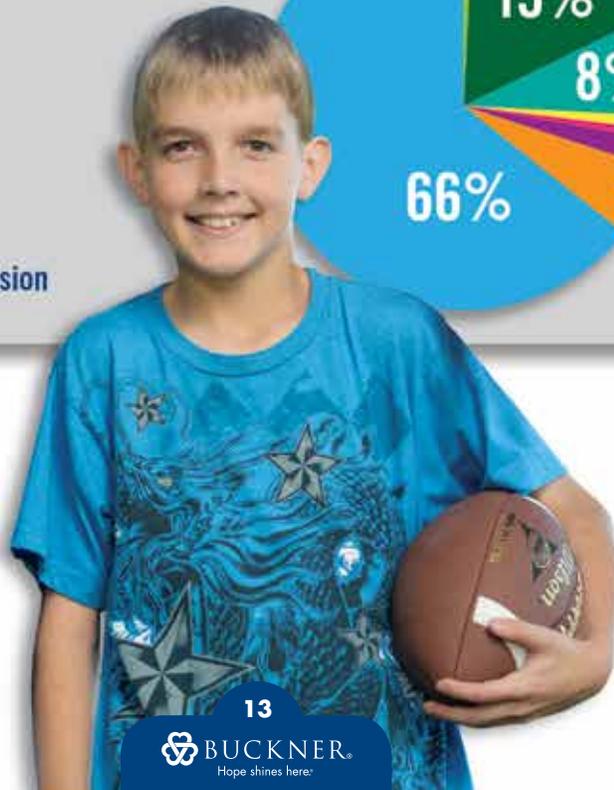
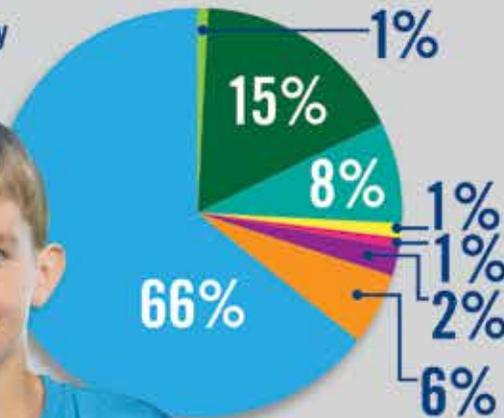
Foster Care and Foster-to-Adopt

Buckner foster care provides a unique opportunity for a family to share their lives with a child in need of a temporary home. Currently, there are approximately 500,000 children living in foster homes in the United States with close to 30,000 in Texas. These children are placed in foster care by no fault of their own. When you become a Buckner foster parent, you make an investment in the life of a child. These are children who belong in families and who need families to love and care for them.

[Continued, next page]

Why are children in foster care?

- Refusal to Accept Parental Responsibility
- Physical Abuse
- Sexual Abuse
- Emotional Abuse
- Abandonment
- Medical Neglect
- Physical Neglect
- Neglectful Supervision



Types of Foster Families:

Child Care Service (Basic Care) – Provide temporary homes for children that meet a child’s basic developmental needs, including: a loving family; nutrition; clothing; a feeling of belonging; safety; a place to play and to be heard (“voice”); socialization; interpersonal skills; care for personal health and hygiene; extra supervision; education (including attending to special education needs); and service planning.

Treatment Service

(Therapeutic Care) – Provide care for children who require additional structure, support and significant supervision. Children receiving treatment services may have emotional disorders, mental retardation, developmental disorders or significant medical needs. They



may require the services of a professional therapist or medical professional.

Foster Group Home – Provide care for more than six children total. Buckner primarily works with these families where we have transitioned former residential campuses to foster group care homes. We do, however, license some families in the community as group homes.

Buckner Support

- Training (up to 50 hours per year)
- Case management
- Home study assessment
- Daily per diem
- Annual family retreat at Camp Buckner
- 24 hour on-call support
- Support groups
- Liaison with Texas Department of Family and Protective Services
- Monthly supervisory visits
- Respite care

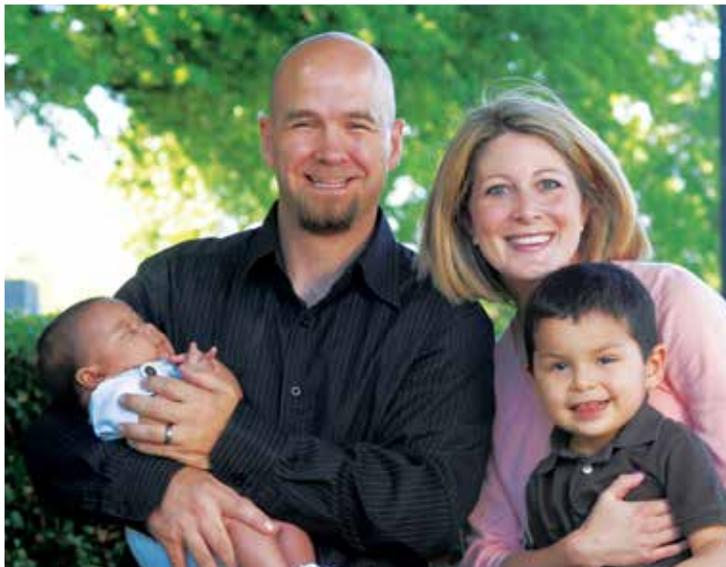
Respite Care

Occasionally our foster parents need time away without the children, whether it is for an anniversary getaway weekend or because of a family emergency. We do our best to provide them with respite care support during these times, so they can leave knowing the children are being cared for by licensed caregivers.

If you are unsure about fully jumping into foster care, respite care can be a great way for you to dip your toe in the water. It gives you a short-term way to care for these children, while also blessing our foster families.

Respite Care: Provide relief care for longer than 72 hours to children in placement with other foster families, usually on weekends or during vacation periods.

Substitute Care: Provide relief care for 8-72 hours to children in placement with other foster families, usually when the foster family needs a short break or has a family emergency.



Transitioning from Foster to Foster-to-Adopt

In the state of Texas, parents are required by law to determine a permanency plan for their children within one year of the children being placed in foster care. In 2013, permanency goals across the state were as follows:



As a foster parent, if a child in your home were to become available for adoption, you would be the first choice for permanency. Being both a foster and adoption agency, we have the capabilities to train you and license your home for the foster-to-adopt program. We will gladly walk you through the adoption process, including assistance with TFDPS and your attorney, as well as help with the preparation of a court report for adoption finalization.



BUCKNER®

Hope shines here.®



Top Five Tips for Foster Parents from Foster Care Alumni

What must life be like for youth who “age out” of foster care? Thankfully, Buckner offers specific programs to these alumni in several areas of the state in an effort to remain connected with them and support them as they pursue education and a career. We find that it is vital to listen to their thoughts about their experience in foster care. Here’s the advice they have asked Buckner to share with prospective foster and adoptive parents:

1. Acknowledge that my history has forever changed who I am.

“The day I was removed [from my family’s care] made me a completely different person,” said one alumnus. “Become experts on helping kids and youth through trauma, loss, fear and loneliness. Expect that we’re not like ‘normal’ kids. We have messed up backgrounds. When you sign up to be a foster parent, understand that you’ve signed up to help us work it out.”

2. Be ready to commit.

Understand the type of child you can best parent. How much attention and supervision are you willing and able to give? Once you accept me into your home, be ready to stick with me no matter what comes. Buckner staff can be a great support here!



3. Think about older kids.

People often think about younger kids when they talk about foster care. “We need families who can parent us older kids too, even though we may not always say it,” said another alumna. You don’t have to have all the answers. Even young foster parents should think about us, because they can relate more, are more active, and have more energy.

4. Have a good marriage.

We need the stability of a strong marriage to help us manage the challenges we face. Also, we learn from what we see.

5. Let us make some of our own choices.

It lets us practice making decisions, and we can learn from both good and bad decisions while we have you there to keep us safe, comfort us when we are hurting, and help us get back on track.

[Section Continued, Next Page]

How I discovered God's Secret Wisdom Through Foster Care

A Foster Parent's Story

There are usually two reactions when I tell someone I am a foster parent: They think I am either a rock star or that I am crazy. In all honesty, I am neither. I am just an average guy who became a foster parent for selfish reasons and continues to foster for selfish reasons. Let me qualify that statement.

My wife, Kristi, and I struggled with infertility for years. We were ultimately blessed with a daughter after multiple treatments. After her birth she needed emergency surgery, and I was out of options. I prayed for help, giving up control to Jesus for perhaps the first time in my life. Once my daughter was safely through surgery and we settled into family life, I quickly took control back and began to work out my "plan" for another child, house in the suburbs, white picket fence, the whole bit.

Most of my life I have held onto the misconception that I am in control. When my carefully mapped out goals were successful, I would take credit, rather than thanking God for showing favor to me and my family. With that mindset, I looked to foster care – what I thought was the most convenient and cost effective way to complete my life plan and expand our family. Ha! I knew Jesus, but I didn't fully trust God. Fostering would soon change that. It is how God taught me His secret wisdom.

"What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love Him." –1 Corinthians 2:9
ESV (Read also Luke 8:10 and 1 Corinthians 2:7-10)

For the last four years, my family has fostered seven children. Here are the lessons learned through those placements:

1. God will provide. He is able to do what you cannot. Our first two placements turned our house upside down. We went from one child to three, and they stayed for three months. I never thought we would make it, but I saw their need for parents who were committed. We were later blessed to be present at their adoption by a wonderful family who would be theirs forever.

2. I learned to trust God without waiting for proof. Our second placement was a young boy who stole our hearts. We desperately wanted to adopt him, but the state decided to reunite him with his father. Angered, I argued with God (and anyone else, for that matter) that this man couldn't possibly be a good dad. I am ashamed now of my judgment on him. He and his son recently joined us to watch a football game. It had been 18 months since we had seen him, and he was doing wonderful. This man is truly his father, and should have been all along. God knew better.

3. God will show you the way. After six foster placements, we wondered if an adoption was in God's plan for us. The difference is that now we are comfortable in that uncertainty. I trust God to know better than I. We are now fostering a little girl who has been a wonderful fit for our family. Her need is for us to commit to her for "right now." If she someday needs us to adopt her, we will look to God for guidance. And it will be perfect.

David Schwartz and his wife, Kristi, have been Buckner foster parents for the past four years. Why does he continue to foster? "Fostering does more for me than I think I could ever do for anyone else," said David.

NAVIGATING THE PROCESS: To get started, call 1-855-264-8783 or visit beadfamily.org.

1: INQUIRY
PRE-APPLICATION

2: EDUCATION AND
FORMAL APPLICATION

3: SCREENING

4: LICENSE

5: PLACEMENT

6: PERMANENCY



or love playing sports, or be good at art. They may be older or part of a sibling group. **But they are fearfully and wonderfully made and deserve to know the love of a family.**

Who are the children we

serve? They are children of all ages who may look different than you but who also have dreams and goals for their future. They may be afraid of the dark,

"I don't think that our home would be what it is today without the help we've gotten from Buckner.

There are some tough times, and there are some really wonderful times. But looking back, I think this is the most important thing we've ever done."

-Bruce and Denise Kendrick,
Buckner foster
and adoptive parents
(pictured above)



Inquiry and Pre-Application:

By now, you have likely taken a look at our Be a Family website. Feel free to continue surfing that site for information, stories, blog posts and contact information. If you would like to talk to someone about any questions you may have, please call us toll free at 1-855-264-8783. You can also request more information through the website and then download our pre-application, which satisfies all of our different programs. At this point, you may want to attend a Be a Family interest meeting either online or in person at one of our locations. A calendar of meetings is also available online.

Education and Formal Application:

Your next step will be to begin a pre-service training class. Due to the large number of domestic infant adoption inquiries and the relatively small number of birth parents choosing an adoption plan for their children, we offer adoption seminars for domestic infant adoption families



only as the need arises, and we will invite families to participate at that time.

For all other programs, we use a curriculum produced by the Child

Welfare League of America, entitled PRIDE, Parent Resources for Information, Development, and Education. We welcome all interested families who meet our basic requirements (see page 8) and have submitted a pre-application. This training does not commit you in any way, but it will inform you about all aspects of foster care, the types of children in foster care, and how the "system" works. As you proceed through this process, you will gain more insight into which program is best for you, and at that time you can submit a formal application to the program of your choice.

After you choose a specific program and complete PRIDE training, you will need to complete additional training as required by each specific program and the related state regulatory requirements.

Consider this...



We encourage you to engage friends and family during this process. Feel free to invite them to attend PRIDE classes with you and to consider becoming a substitute caregiver or respite care provider for your family.

When you need a weekend away, face an illness, or simply need a couple of days to go Christmas shopping, it is always great to have grandparents, aunts and uncles, or friends of the family as resources. Plus, the children will know the family providing short-term care while you are away.

Screening:

All applicants are required to submit to specified background checks, including fingerprinting and a child abuse registry check. Our staff will assist you through this process and help complete your home study. This process helps us get to know you better and offers an opportunity to discuss your motivation, family history, expectations and the type of child whose needs you might be particularly gifted to meet. The home study will begin once you have completed your formal application and all related documentation. See Appendix A for a list of all required documents.

Licensing:

Once we have finalized your training, application, references, supporting documentation and home study, we will issue the appropriate license for your home and you will be ready to accept placement.

Placement:

Your license will allow you to accept placements only through Buckner. Once notified by the state, Buckner staff will determine the best match among our approved families and will contact you to consider placement. You will have opportunities to ask questions and receive detailed information about the child (to the extent that it is available), and you will be given the opportunity to say yes or no to the placement. For domestic infant adoption families, birth parents will make final match decisions.

Permanency:

Our ultimate goal is to pursue a permanent family for every child in our care. This may be through reunification with biological parents, placement with other relatives or adoption. Your role in caring for these children is vital and transformative. We are so excited about how God may use you to redeem the life of a child.



Frequently Asked Questions

Where do these children come from? Most of the children we serve have been removed from their home by the Texas Department of Protective and Regulatory Services because of abuse or neglect by their parents or caregivers. We provide foster care for these children until their situations can be resolved by a permanency plan.

How can I handle the emotional and or behavioral issues these children have? You will be trained just like any other licensed professional. You will be part of a treatment team that includes child therapists, psychologists and caseworkers. There is on-call help 24 hours a day, as well as an assigned caseworker that will provide in-home support on a regular basis.

Can I specify the type of children I want? You will absolutely have the opportunity to specify the type of child you believe your family is best fit to serve; however, we hope you will be as open as possible regarding your preferences and giftedness during the home study process. We want to know your particular gifts and skill sets so that we can make the best possible match between your family interests and skills that meet the needs of the child being considered for placement. Keep in mind the narrower your preference, the harder it will be to make a match. You will always be given the opportunity to consider all of the information we have about each child we match with your family and then make a decision to accept a placement or not.

What if I get attached to my foster child? We hope you do! These children need to know love and connection from a family, and that can't happen if you don't allow yourself to become attached to them. When a child leaves to be reunited with his biological family or to live with relatives, it can be very hard for the foster family, but we hope you will see the reconciliation of the biological family as a beautiful picture of redemption in which you played a part. There is deep satisfaction in knowing you have been effective in making a difference in a child's life. As one family put it, "We know God has his hands on their lives. He brought them to us, we prayed for them and we know that God will not let our efforts be in vain."

We live out of state. Will you work with us for placement of a child? Buckner Foster Care, Foster-to-Adopt and Waiting Texas Children programs only place children in families in Texas, due to limitations of state licensing and contracts. Regarding Domestic Infant Adoption, placing a baby with a couple out of state makes it difficult for the birth and adoptive families to have an open adoption; therefore, we are not currently working with families who live out of state. Our intercountry adoption program, however, works with families throughout the United States.

What is the difference between fostering/adopting with Buckner and fostering/adopting with the state? Our services are offered from a Christian perspective. Buckner was founded on biblical principles, and our faith informs how we operate – how we recruit, train, and license families. Also, our minimum standards are higher than the state's. We unapologetically require a lot because we believe the children we serve are worth it.

Stay **Engaged**



1-855-264-8783



beafamily@buckner.org



beafamily.org



BucknerBeAFamily



@buckner_intl



BucknerIntl

Appendix A:

Required Forms

These documents will be submitted during the Screening phase of the licensing process (see page 21).

- Copy of valid Texas driver's license
- Copy of GED, high school diploma, or other diploma
- Copy of marriage license
- Copy of divorce decree(s)
- Statement from physician related to general health (as applicable)
- Tuberculosis screening
- Floor plan of home showing purpose and dimensions of rooms
- Photo(s) of exterior of home showing: buildings, driveways, fences, storage areas, gardens, recreation areas, pools, ponds, or other bodies of water
- Health inspection for home
- Fire inspection for home
- Copy of Social Security card
- Copy of current auto insurance
- Copy of current pet vaccinations
- Financial statement
- Photo of family
- Copy of birth certificates (one per applicant)
- For Adoption: Proof of medical insurance, proof of life insurance (minimum of \$50,000 per applicant), copy of will/contingency plan

