



FINANCING YOUR ADOPTION

► While the Adoption Finance Coaching System offered at no cost to you helps to compile a comprehensive and customized plan to fund your adoption, we have listed below some links to funding sources for your information. Please know that The Open Door Adoption Agency, Inc. is not endorsing or sponsoring any of these sites. This information is provided to you as just a resource. While we do our best to keep this information updated, links to websites are subject to change.

And my God will supply all your needs according to His riches in glory in Christ Jesus.” Philippians 4:19

Many people thinking about adoption consider the financial aspect one of the greatest hurdles. Below we have listed several avenues God may use to provide for your needs according to His riches in glory in Christ Jesus.

FEDERAL & STATE ASSISTANCE

- For adoptions finalized in 2025, there is a federal adoption tax credit of up to \$17,280 per child. The 2025 adoption tax credit is NOT refundable, which means taxpayers can only use the credit if they have federal income tax liability. To be eligible for the credit, parents must:
 - ❖ Have adopted a child other than a stepchild — A child must be either under 18 or be physically or mentally unable to take care of him or herself.
 - ❖ Be within the income limits — Income affects how much of the credit parents can claim. In 2025, families with a modified adjusted gross income below \$259,190 can claim full credit. Those with incomes above \$299,190 cannot claim the credit.
 - ❖ Families who finalize the adoption of a child with special needs in 2025 and fulfill the eligibility requirements, can claim the full credit of \$17,280 whether or not they had any expenses.

Claiming the credit is different from being able to receive a refund. You can find additional information by calling 1-800-829-1040 or by accessing the IRS website <https://www.irs.gov/taxtopics/tc607>.

- **State Subsidy for Adoption**
Some states provide a subsidy for special needs children. You may be able to qualify for financial assistance for nonrecurring expenses.
<https://www.nacac.org/resource/international-adoption-assistance/>
- <https://www.childwelfare.gov/topics/adoption/adoptive/expenses/grants-loans/>
They have a list of links to adoption grants and loan information.
- **Network for Good** – Family and friends can make online tax-deductible donations towards a family’s adoption expenses
<http://www.opendooradoption.org/give/>

GRANTS & LOANS

- **JSC Foundation**
<https://www.jsfoundation.org/>
- **Steven Curtis Chapman’s Grant/Shahannah’s Hope**
<http://www.showhope.org>
For Christian adoptive families already in the process of adopting.
- **Gift Of Adoption**
<http://www.giftofadoption.org/>
If you have a completed home study and need the last bit of funding to bring your child home, Gift of Adoption is here to help you.
- **Helpusadoption.org**
<http://www.helpusadopt.org>
Married couples and singles may apply for financial awards ranging from \$500 to \$15,000.
- **Ibsen Adoption Network**
(Washington State residents only)
Meets quarterly to award grants of \$1,000 for waiting children.
Ibsen Adoption Network
2730 French Road NW
Olympia, WA 98502
(360) 866-7036 Fax: (360) 866-7509
- **LifeSong for Orphans**
Encourages Christian couples to adopt a child by relieving some of the financial burden of international and domestic adoption. They provide Adoption Matching Grants from \$1k-\$4k per child and Interest-Free Loans. For more information visit their website at www.lifesongfororphans.org.

- **National Adoption Foundation**
 The National Adoption Foundation offers financial aid to families to help offset expenses directly associated with the adoption process and the formation of families. <https://www.fundyouradoption.org/>
- **Dave Thomas Foundation for Adoption**
 Many employers have adoption benefits. Be sure to ask. If they don't, you can get information from the Dave Thomas Foundation to give to your employer. <https://www.davethomasfoundation.org/>
- **Parenthood for Me**
 Grants are available for parents building their families through adoption. <http://www.parenthoodforme.org>
- **Wide Smiles**
<http://www.widesmiles.org>
 Resources and information on adopting children with cleft lip/palates.
- **Donations from Church's and Community Groups**
 Families have sought out financial help from community organizations and local churches. Please contact your local church or town hall for such references.
- **Employee Adoption Assistance Benefit Programs**
 Many corporations assist employees with adoption expenses. Contact your human resources department for more information. https://www.childwelfare.gov/pubpdfs/f_benefi.pdf
- **A Child Waits Foundation**
<http://www.achildwaits.org>
 Offers both grants and loans up to \$10,000.
- **ABBA Fund**
<http://www.abbafund.org/>
 Provides assistance to Christian couples who are called by God to expand their families through adoption and who need help with the "cash flow crunch" posed by adoption expenses. Offers interest free loans and funds through their Christian Family Adoption Grant Fund.
- **The National Adoption Center in Philadelphia**
<http://www.adopt.org>
 This organization has a program entitled "Adoption and The Workplace" which provides services and materials to employers desiring to address the work/life issues of employees who adopt. For a list of corporations who give grants for adoption- contact:
 The National Adoption Center in Philadelphia

1500 Walnut Street, Suite 701
Philadelphia, PA 19102
Email address: nac@adopt.org

- **Banks**
Some financial institutions offer low-interest loans with special terms strictly for adoption expenses.
- **Military Adoption Reimbursement Program**
The military offers up to \$2,000 in financial aid to active members who are adopting one child, and \$5,000 for siblings.
<https://www.militaryfamily.org/info-resources/adoption/>

RAISING MONEY OTHER WAYS

- Most banks give home equity loans for adoptions.
- Some families ask family members to give donations.
- Fund-raising activities like golf-tournaments, garage sales, etc. have been used to fund the adoptions.
- Borrow from a 401K
- Contact Airlines requesting a reduced rate for adoption
- Check with hotels for adoption rates
- **Both Hands Fundraising**
<https://bothhands.org/>
Serves widows, orphans, and adoptive families
- **MYREGISTRY.COM**
Register baby gifts and request monetary donations to fund your adoption.
<http://myregistry.com>

***Please contact a CPA for specific information relative to your individual situation as well as changes/updates to any tax laws.**