

A Family For Every Child
Matching Assistance




*"We should not be asking who this child belongs to,
 but who belongs to this child."*

Financing Your Adoption

Foster care adoptions typically have some of the lowest costs, in comparison to private and international adoptions. That being said, there are still a number of costs associated with adopting from foster care. Adoption subsidies and other forms of financial aid including the Adoption Tax Credit are available to families. Using the information below as a guide, speak with your worker to learn more about what financial aid resources will be available to you when you adopt a child either in-state or out of state.

Adoption Subsidies

Adoption subsidies are one of the most common forms of adoption assistance available to families. Adoption subsidies, also known as adoption assistance, allow families to access various services that their child(ren) may need. Examples include therapy, medical care, tutoring, and more. Adoption subsidies are available to families who adopt a child with "special needs". The Department for Children and Families defines special needs as:

- a child who has one or more special needs as a result of a mental, emotional or physical impairment, behavioral disorder, or medical condition that has been diagnosed by a licensed professional who is qualified to make the diagnosis;
- a child who is a member of a sibling group of 2 to be adopted together and one of the children is 8 years of age or older;
- a child is a member of a sibling group of 3 or more to be adopted together;
- a child is a member of an ethnic or cultural minority of whom reasonable, but unsuccessful efforts to place the child in an adoptive home were made and documented;
- the child's birth and/or family history places the child at risk of having special needs but, due to the child's age, a reliable diagnosis cannot be made.

Since adoption subsidies are funded either by the Title IV-E Adoption Program and state money, OR just state money, the amount of assistance that families

receive will vary. It is important that families budget out their adoptions and not rely heavily or solely on adoption assistance, and consider it to be a "bonus" at the end. Adoption subsidies are not intended to cover the full cost of adoption or raising a child, and cannot exceed the amount a child would have received if they remained in foster care.

To learn more about adoption subsidies and to find out if you qualify, please refer to the following sites:

North American Council on Adoptable Children (NACAC)

- [Adoption subsidy home page](#)
- [State Adoption Subsidy Profiles](#)

Child Welfare Information Gateway

- [Adoption Assistance by State](#)

Adoption Tax Credit

Another form of financial aid available to families who adopt from foster care is the adoption tax credit. The tax credit applies to all forms of adoption except step-parent adoption. How much a family receives in credit is based on their income. For 2013, the maximum tax credit is \$12,970 per child. Families who have a federal modified adjusted gross income above \$229,710 cannot claim the income; families with an income above \$189,710 can claim partial credit. Families can claim the adoption tax credit to cover adoption-related expenses. The following qualify as adoption-related expenses:

- adoption fees
- attorney fees
- court costs
- travel expenses (including meals and lodging) while away from home
- re-adoption expenses related to the adoption of a foreign child

The following **do not** qualify as adoption-related expenses:

- expenses for which you received funds under any state, local, or federal program
- expenses that violate state or federal law
- expenses for carrying out a surrogate parenting arraignment
- step-parent adoption
- expenses that were paid or reimbursed by your employer, or any other person or organization
- expenses allowed as a credit or deduction under any other provision of federal income tax law

For more information on the adoption tax credit, please visit the following sites:

Save the Adoption Tax Credit

- [Adoption Tax Credit FAQs](#)

Internal Revenue Service (IRS)

- [Topic 607-Adoption Credit and Adoption Assistance Program](#)

Adoption Learning Partners

- [Free Adoption Tax Credit webinar](#)

NACAC

- [Federal Adoption Tax Credit](#)

Military Adoption Assistance

There is also adoption assistance specifically for active and retired military members. Military members may receive up to \$2,000 per child under the age of 18, or up to \$5,000 for multiple adoptions in a calendar year, for qualifying adoption expenses. Members must file DD form 2675 no later than one year after the adoption is final. Qualifying expenses include:

- Public and private agency fees including adoption fees charged by an agency in a foreign country
- Placement fees, including fees charged adoptive parents for counseling
- Legal fees, including court costs, for services that are unavailable to a member of the military
- Medical expenses, including certain hospital expenses of the biological mother of the child to be adopted
- Certain hospital expenses of the newborn infant to be adopted
- Medical care given to the adopted child before the adoption
- Physical examinations for the biological mother of the child to be adopted
- Temporary foster care charges when payment of such charges is required to be made before the adoptive child's placement

To learn more about the reimbursement qualifications and what expenses do not qualify, please see the National Military Family Association's PDF guide on [Qualifications for Reimbursement](#).

For more information about adopting as a military family including leave, reimbursements, health care and more, please visit the [National Military Family Association](#) website.

Other financial aid resources

For more information on grants, loans, fundraising resources, employee benefit programs and more, please visit A Family for Every Child's [Adoption Financial Resources](#) page.

You may also want to check out this *Chicago Tribune* article on associations that provide grants to families adopting special needs children: "[Help available to adopt special needs kids](#)".

Upcoming Child Matching Events

Child Matching Events are a great way to connect one-on-one with a child's caseworker to introduce your family to the worker, and learn more about the children on their caseload! Families are required to pre-register and must have a current home study to participate. You can learn more about our upcoming matching events and register [here](#).

Upcoming Child Matching Events:

Wednesday, October 23rd, 2013 at 1PM PST. See the children that will be featured in the event [here](#). Please register [here](#).

Friday, November 1st, 2013 at 11AM PST. See the children that will be featured in the event [here](#). Please register [here](#).

Wednesday, November 20th, 2013 at 2PM PST. See the children that will be featured in the event [here](#). Please register [here](#).

Thursday, December 5th, 2013 at 12PM PST. See the children that will be featured in the event [here](#). Please register [here](#).

**If you don't see any children listed on the event page, please continue to check back for updates.

If you have any questions about our Matching Events, please contact our Recruitment Coordinator at rebecca@afamilyforeverychild.org

Stay Connected

