



ADOPTIONS INC.

The *ART* of Family Building.

Dear Adoptive Parent,

Allow me to be one of the first to say "CONGRATULATIONS" on your decision to adopt! You have begun an exciting journey in which you will create your very own unique adoption story - a story to be told for many years to come. Your journey may seem long, and there may be curves along the way, but you have great joy awaiting in the end.

My role in your adoption may be to assist you in financing and grant options. If you have already obtained complete financing, I rejoice with you. However, with many adoptions, financing comes gradually. Do not be discouraged. There are many options available for you. Enclosed you will find a packet of resources to assist you in financial decisions. After you have read through the material, contact me if you have any questions. Let me honestly inform you that completing grant applications can be quite time consuming. You will feel you have answered the same questions repeatedly. Keep focused on the vision of bringing home that precious child that is waiting for a forever, loving family - YOUR family.

Should you discover additional grant resources available to adoptive families, please share those with me so I can add them to the list. Also, without notice, foundations may suspend accepting grant applications. However, they will often give future time periods in which they expect to resume. The world of grants is in constant change. I will attempt to keep you updated.

Your family will be blessed in many ways because you have compassion for the fatherless. God bless you as you endeavor to fund your journey.

For the fatherless,
Camie Schuiteman

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Financial Resource Guide

Getting Started

Organize

Organize all your adoption paperwork, documents, and communications in a 3-ring binder. Here are some suggested divisions: Home Study, Communications with MLJ Adoptions, Grant Applications, Dossier Documents, Finances, Travel, Adoption-Related Receipts, and Misc. I suggest keeping a photocopy of all checks and a record of all donations.

Make a Financial Plan

- Assess your current finances
- Estimate how much additional money you will need
- Explore all available options for funding

Decide if "Fundraising Assistance" is for you

- If so, you MUST begin to take advantage of all incoming resources.
- See Fundraising Programs

Options for Financing

Benevolent Funds

- Family & Friends - Once they understand your passion for the fatherless and how costly the venture will be, they may want to have a part in your venture.
 - Make a list of people who might generously support your goal.
 - Send them a letter clearly expressing your heartfelt desire to adopt and your financial need.
- Churches – Many churches have a discretionary fund set aside for benevolent ministries. An individual fund can also be set up through your local church specifically for your adoption, making all contributions tax deductible.
 - This adoption account must be brought to your governing board, voted upon, and recorded in the official minutes.
 - Make sure your donors receive receipts for end-of-the-year tax purposes.

Creative Fundraising

- Marathon – For recreational and avid runners, consider a marathon. Go to www.active.com for help planning.
- Garage Sale - Ask family and friends to have "clean your closets" day and donate any item that would sell. One man's junk is another man's treasure!
- Fundraising Dinner & Auction - Solicit goods and services from restaurants, theatres, and contractors for the auction. Have friends sponsor a table. Guests pay a set amount per plate.
- Scrapping Night - Have a scrapbooking party. Charge \$20 for each attendee. Invite a consultant to demonstrate the newest techniques. Ask if she will donate a portion of her sales to your adoption fund.
- Sell T-Shirts
 - www.showhope.org
 - www.147millionorphans.com - Or design your own – ask an artistic friend to create an adoption-themed design.
 - www.sonscreens@yahoo.com – Jeannine Ferguson, Holland, Michigan - phone # (616)796-0581 - Create your own design. She makes t-shirts at a very reasonable cost.
- Individual Distributors - Ask supporters who have a business to sponsor a special adoption sale (examples: make-up, jewelry, kitchenware...) For a specified evening or time, all profit will be donated to your adoption fund.
- Handicrafts - Sell items you or your friends make at a craft fair, consignment shop, or online. If you anticipate a long wait, you have time for funds to trickle in.
- Golf Scramble - For golfing enthusiasts, try a golf scramble as a fundraiser. Check the following websites for organizational ideas:
 - www.golfregistrations.com/golf_tournament_planning/download
 - www.holeinoneinternational.com/downloads
- "...A-THONS" - Host a bike-a-thon, skate-a-thon, walk-a-thon, or any "a-thon" you would enjoy. Ask people to sponsor you or to solicit their own sponsors to join you.
- Bowling - Ask a bowling alley to donate several hours on a slow day. Invite friends to join you for an afternoon of bowling for a minimum donation. Provide snacks, beverages, and silly prizes.

- Coffee
 - www.justlovecoffee.com – make \$5 per bag of coffee sold. You can also sell up to 1 year after your adoption for post-adoption expenses.
- Cookbooks - Create and sell a cookbook.
 - www.morriscookbooks.com
 - www.cookbookoriginals.com
 - www.cookbookprinter.com
- Shipping Labels
 - www.joeshipping.com – order shipping labels and Joe Shipping donates a percentage to your adoption fund. Know anyone with a mail-order business?
- Spirit Cups – sell cups from your favorite sports team
 - www.spiritcups.com
- Restaurant Fund Raisers - Fifty restaurants are listed in Adopt without Debt.
 - Chick-fil-a / Fazoli's
 - www.fasttrackfundraising.com/restaurant-card-fundraiser.php - Sell restaurant cards for \$20 but redeemable for \$50. You receive 50% profit.
- Photo Shoot - Are you a photography bug? Take photos in the park. Set a suggested donation and give them a CD of photos that they can have printed.
- Recycle - Recycle old cell phone & printer cartridges to raise money.
 - www.FundingFactory.com
- Adoption Bears – Website includes testimonial of a family raising \$10,000 by selling specialized “adoption bears.”
 - <http://annabears0.tripod.com>
- First-Aid Kits – Purchase for \$4 and sell for \$8 - \$10
 - www.first-aid-product.com – click on fund raising
- Spring flowers from your garden – sell on-line or in person
 - www.flowerpowerfundraising.com
- Singing Telegrams – one family raised \$1,000 on Valentine's Day
- Mixed Bag Designs – sell all types of bags, purses, and organizers with the possibility of earning 50% profit and free shipping
 - www.mixedbagdesigns.com

- Etsy Store – sell handmade items through Etsy for a minimal fee when you sell items
- www.etsy.com
- Auction – host a free, on-line auction with www.32auctions.com
- Sell handmade art and paper goods created by another adoptive family -
www.gatherednestdesigns.com
- Sell adoption products and earn 40% profit – www.ordinaryhero.org
- Rebekah Blocher’s handcrafted pottery jewelry; return money as you sell items –
www.rebekahblocher.com

Fundraisers that help TWO causes at once

- Apparent Project www.apparentproject.org
 - Sell bracelets & necklaces from Haitian artisans
 - Help them and you with 50% profit, very successful adoption fundraiser!
- Both Hands www.lifesongfororphans.org
 - A project through Lifesong for Orphans which serves widows while raising funds for your adoption
- Delicate Fortress www.delicatefortress.com
 - Jewelry & accessories from around the world, earn 25% profit with a one day sale
- Forget Us Not www.forgetusnotfundraising.com
 - Fundraising items from Kenya & Uganda, 50% profit
- Kwagala Project www.kwagalaproject.org
 - Selling beaded jewelry from Uganda
- MudLOVE www.mudlove.com
 - Design & sell clay bracelets, profit 50% or more
 - Funds clean drinking water in Africa, visit their studio in Winona Lake, IN!
- Purses from Cambodia www.khmerkrafts.com
 - 50% profit

- Threads of Hope www.threadsofhope.com.ph/fundraiser.htm
 - Sell colorful threaded bracelets handcrafted in the Philippines for \$2-\$4,
 - No initial cost, 50% profit

Fundraising Websites

- www.fundraisingalmanac.com - A 350 page E-book on fundraising ideas – costs about \$12
- www.fundraising-ideas.org/find/adoption - an on-line monthly newsletter of fundraising ideas
- www.fundraiserinsight.org - An on-line fundraising magazine packed with ideas
- www.amotherslovetofundraising.com

Fundraising Tips

- Use YOUR gifts, talents, & hobbies to fundraise.
 - a beautician can hold a “cut-a-thon”
 - make and sell jewelry
 - a singer/musician can provide “singing telegrams”
- Get a friend who is outgoing and loves organizing to be your
 - “Fundraising Coordinator” It’s much easier to ask for money on someone else’s behalf rather than your own.
- Consider community & church calendars before scheduling a fundraiser.
 - Don’t schedule a community fund raiser on a high school football night.

Credit Cards

Save credit cards for the END of your journey. Airplane tickets and hotel fees can easily be put on credit cards. Check first though to make sure your card can be used at your destination. Know the credit limit; you may need to get it increased before your trip to be prepared for the unexpected.

Use one credit card for adoption expenses only. This is a convenient way to help record your expenses for tax purposes later.

Corporation Matching Gifts/Benefits

Many employers offer adoption assistance or benefits. Check with your employer's human resources division or these sites:

- www.benefits.adoption.com
- www.DaveThomasFoundation.org – offers free resources to families & employers
- www.karensadoptionlinks.com - for help in lobbying your employer for an adoption benefit, go to “Proposals for Employee Adoption Benefits”

Dependency Deductions

After adopting, don't forget that you will be able to deduct your child as a dependent, saving tax money.

Federal Tax Credit, non-refundable, \$12,650 per adopted child

The federal government provides a tax refund per child after the adoption is complete. Details are available in the I.R.S. Tax Publication 98 and online at www.irs.ustreas.gov in downloadable form.

- for instructions regarding the new credit, to <http://www.irs.gov/pub/irs-pdf/i8839.pdf>www.irs.gov/taxtopics - click on #607
- for instructions regarding the new credit, go to <http://www.irs.gov/pub/irs-pdf/i8839.pdf>

Fundraising Assistance Programs

These grant organizations and fundraising foundations accept adoptive families into a fundraising program. A few will offer matching programs, dollar for dollar. All donations are sent directly to their organization; monies are then dispersed as needed, usually to your agency. **As a benefit to your donors, all donations are considered tax deductible.**

- His Kids Too! www.hiskidstoo.org
 - Only for international adoptions – will disperse funds during the process as needed
 - Website has fundraising ideas under “Adoption Info” – click on fundraising
- Lifesong for Orphans www.lifesongfororphans.org
 - Offers matching grants & interest-free loans
- Both Hands www.lifesongfororphans.org
 - Both Hands projects serve widows while raising funds for adoptive families.

- Christian Advocates For Adoption www.cafadopt.org
 - Fundraising program which requires a pastor's reference letter
- Abba Fund www.abbafund.org
- Indiegogo www.indiegogo.com
 - Fundraising platform, create your own campaign with information, photos, or even a video..
 - They charge a 9% fee; however, if you reach your set goal, 5% is returned to you

Grants

- A Brother's Love www.abrotherslove.org
 - Grants if adopting from a Hague country, 1325 Sims Ave, Edmond, OK 73013
- A Child Waits www.achildwaits.org
 - Offer both grants & loans, available to singles
- A Home for Every Child Foundation www.asummerplace.org
 - Request an adoption grant application by emailing angelsdiner@gmail.com
- Affording Adoption Foundation www.affordingadoption.com
 - must be matched with a referral before applying; may be resubmitted if denied
- Caroline's Promise www.carolinespromise4u.org
 - for residents of North Carolina
- Chance to Hope www.chancetohope.org
 - must be married with infertility diagnosis
- Connection Point Church, Brownsburg, IN www.connectionpointchurch.org
 - God to Orphan Care Ministry to find the "Financial Assistance Application"
- Founding Family Charitable Foundation www.foundingfamily.org
 - specific to China
- God's Grace Adoption Ministries www.ggam.org
- Golden Dawn www.goldendawnaa.org
 - gives grants for special needs & difficult to place children latter-day saints noted
- Gift of Adoption Fund www.giftofadoption.org
 - Grants awarded monthly, open to singles, based upon financial need and special needs of child

- Hand in Hand www.handinhandadopt.org
 - gives matching grants
- Help Us Adopt www.helpusadopt.org
 - Domestic or international, open to singles
- IBSEN Adoption Network www.ibsenadoptionnetwork.com
 - specific to Washington state residents
- James127Foundation
 - For residents of Iowa; access through Facebook
- Kael Man www.kaelman.org
 - adoption grants \$1,000 - \$3,000
- Katelyn's Fund www.katelynsfund.org
- Kyle Reagan Foundation www.kylereagan.org
 - for residents of Indiana & Tennessee
- Lost Stork Foundation www.loststorkfoundation.org
 - US residents, married, infertility diagnosis
- Lydia Fund www.lydiafund.org
- Micah Fund www.micahfund.org
 - for residents of Minnesota
- National Adoption Foundation www.nafadopt.org
- Orphan Impact www.orphanimpact.com
- One Chance Foundation www.karenkingsbury.com/one-chance-foundation
- Parenthood For Me www.parenthoodforme.org
- Perpetual Change www.perpetualchange.me
- Saving Children www.savingchildren.net
- Sea of Faces Foundation www.seaoffaces.org
 - Faith-based grants for married couples, may submit applications up to 6 months from bringing child home

- Show Hope www.showhope.org
- Southern Baptists Adoption Fund www.sbcadoption.com
 - for ministers in the Southern Baptist Church
- The Cade Foundation www.cadefoundation.org
 - grants up to \$10,000 for domestic adoptions, infertility diagnosis, US residents apply by June 1
- The Sparrow Fund www.sparrow-fund.org
 - Gives grants to be used for extensive medical reviews & evaluations after your child gets home
- The Mark Coy Foundation, Inc.
 - Request an application in writing: 7863 N. 700 W, Fairland, IN 46128
 - Gives preference to Hoosiers and first time adoptive families who are adopting internationally under the age of 6
- The Orphan Foundation www.TheOrphanFoundation.org
- Titus Task Grants www.thetitustask.com
 - specific to NW Arkansas families who are traveling within 3 months
- Topeka Community Foundation www.topekacommunityfoundation.org
 - for residents of Kansas
- www.resources4adoption.com - This is a must view! It gives all current grant options in an easy-to-read chart form.
- Adopt Together www.adopttogether.org
 - A non-profit funding platform to assist families in raising money to pay for adoption costs, post a family profile & receive tax-deductible donations
- Grace Haven Ministries www.gracehavenhome.com
 - Offers grants and a fundraising program for tax benefits, faith-based
- The Global Orphan Foundation www.globalorphanfoundation.org
 - Formerly The Fatherless Foundation, application deadlines are June 1 & December 1
 - Income may not exceed \$150,000, request an application at grants@globalorphanfoundation.org
- Families Outreach www.familiesoutreach.org
 - Faith-based grants based on financial need

- Sonscope Adoption Fund www.sonscopeadoptionfund.com
 - Faith-based grants and interest-free loans, may apply BEFORE homestudy is completed
- Kinsman Redeemer www.kinsmanredeemer.org
 - Grants offered to residents of Missouri, faith-based
- Room for One More www.roomforonemorechild.org
 - Grants available to singles
- Beautiful Feet Global Outreach, Inc. www.beautifulfeetgo.org
 - Faith-based grants given yearly, open to singles
- Jeremiah 29:11 Project www.jeremiah29-11project.com
 - Faith-based grants
- Kids for Kyla www.kidsforkyla.com
 - Grants with priority given to families with no children, open to singles
- Childless Mothers Adopt www.cmoma.org
 - Grants available to mothers with no children, open to singles
- Love Has Come www.lovehascome.com
 - Grants and interest-free loans, preference to MT residents but not limited to
- One Less Ministries www.onelessministries.org
 - Gives 25 grants per year of \$500
- Open Hearts for Orphans www.openheartfororphans.org
 - Chicago area residents only, faith-based, open to singles, may reapply after 1 year
- Oath Fair Hope www.oathfairhope.org
 - Faith-based, open to singles
- Care Families www.carefamilies.blogspot.com
 - Faith-based, accepts applications May 1 – October 1, grants given of \$1,000 up to \$4,000, must access application via facebook
- Heart of the Bride www.heartofthebride.org
 - Faith-based grants for married couples, domestic or international
- The Titus Task www.thetitustask.com
 - Grants for residents of NW Arkansas, domestic or international

- Grace Haven Ministries www.gracehavenhome.com
 - Grants and fund raising assistance, faith-based
- Love Has Come Forever Family Fund www.lovehascome.com
 - Faith-based grants given to residents of the Missoula, MT area
- Orphan Care Alliance www.orphancarealliance.org
 - Resources, support, and grants for families in the Louisville, KY area, faith-based
- Medi-Share www.mychristiancare.org/guidelines
 - Faith-based medical sharing plan, grants of \$4,600 (dependent upon AHP) per adoption, available for 2 different adoption events

Considerations regarding grant applications:

- Make photo copies of all applications and documents before you submit them.
- You will find you are answering the same questions over and over. You can utilize the same information and fine-tune your answers for the next application.
- Take note when the grants are given - monthly, quarterly, or annually.
- Can you resubmit an application if denied?
- If you receive a grant, what is the process for obtaining the funds?
Some foundations only give money after you have returned from your trip and require submission of outstanding adoption bills. Knowing this information ahead of time will enable you to get the full amount promised at the completion of your adoption.
- If you receive a grant, what is the process for obtaining the funds?
- If the grant application is requiring that you use a 501 (c)3 agency and you are a client of MLJ Adoptions, you need to list your agency as MLJ Adoptions AND The Global Orphan Foundation (GOF). The GOF is the charitable arm of MLJ and will allow us to receive awarded grant money on your behalf.

Loans

- Generous family members may be willing to give you a loan with no or little interest.
- ONB Building Families Adoption Loan Program - contact: chastidy.maliskey@oldnationalbank.com
- Key Bank Adoption Loans – adoption loans with no interest during the first 12 months – contact: Brandon_m_mclain@keybank.com
- 401(k) plan with your employer - You may be able to borrow on it
- Insurance policy - You may be able to borrow on it.
- Home equity loan - The funds can be used for adoption, and the interest is tax deductible
- Websites of low-interest loans to assist need families:
 - www.abbafund.org
 - www.achildwaits.org
 - www.americaschristiancu.com
 - www.apfusa.com
 - www.hflasf.org/adopt-loans.htm
 - www.oxfordadoption.com - up to \$5,000
 - www.pathwaysforlitteteet.org – offers interest free loans
 - www.sonscopeadoption.com – interest free loans
 - www.lovehascome.com – interest free loans

Military, Nonrecurring Program

Full-time military personnel are eligible for a one time subsidy of up to \$2,000 per child.

- www.calib.com/naic/pubs/f_militia.htm
- www.nmfa.org

Sacrificial Saving

- Develop an attitude of sacrificial saving as a family lifestyle. You will be amazed at how much money you can accumulate. What luxuries can you live without: recreational vehicles, vacation properties, antiques in the attic, extra furniture...?
- Frugal living can add up also. Have your family brainstorm how you can save on groceries, recreational activities, eating-out, gift-buying...

- www.soapsgonebuy.com – Save up to \$50 by making your own laundry soap
- Designate a specific amount to be deducted from your paycheck and directly deposited into your adoption account. Invest your heart into your adoption through sacrifice!

State Tax Credits

- Several states offer tax credits to aid in adoption expenses as well as other grants and subsidy programs. To learn if you qualify, contact your state tax office or link to state website at www.state.yourstate.us, with "your state" being the standard two letter state designation.
- Example - www.state.IN.us
- Another resource: www.taxesites.com/yourstate.html, with “your state” being your home state spelled out entirely. Example - www.taxesites.com/Indiana.html

Additional Adoption Resource Links

- www.helpingkidscope.com/request-help.htm
- www.hfgf.org
- www.karensadoptionlinks.com
- www.cryoftheorphan.org
- www.adoptivefamilies.com/articles
“Adoptive Families” magazine
- www.davethomasfoundationforadoption.org
- www.ibsenadoptionnetwork.org
- www.asummerplace.org – a unique diner whose profit goes to adoptions
- www.hopefororphans.com - download “Welcome Home: Eight Steps to Adoption.” This was previously available only by purchase and now is free.
- www.crown.org

- www.adoptioncouncil.org
- www.nacac.org
- www.loving-shepherdministries.org – "helping pre-adoptive couples make sound decisions"
- The following website offers helpful information on adopting older children and attachment/bonding issues:
 - www.empoweredtoconnect.org

Blogging

- My favorite blogs
 - www.little-did-i-know.blogspot.com
 - www.wildprairiefarms.net - click on "adoption blog."

WARNING – Follow your agency guidelines regarding blogging and internet postings. You could jeopardize your child's adoption and the adoption of other children in the future.

Awareness Adoption & Curriculum

- www.redcardkids.org
- www.hopefororphans.org - "God's Heart for the Orphan and Me! - an interactive study to help kids help kids"
- www.focusededucation.org - "Visual Vocabulary" Usable words with eye-catching visual images teach word roots and help strengthen your child's vocabulary. It is excellent for the older adoptive child who is learning a second language.

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