

If Finances Are A Concern...

The good news is that there are several great options to help you finance your adoption expenses. So please don't let the fees discourage you from proceeding. The Lord is more than able to provide the finances for your adoption according to His will.

Great options to explore:

- **Federal Adoption Tax Credit:** A tax credit up to \$12,150 is now available to assist with qualifying adoption expenses for families with an Adjusted Gross income up to \$182,180. The adoption credit is an amount that you subtract from your federal tax liability. Families with adjusted gross income of more may receive smaller credits. For further information check the IRS website: www.AdoptionTaxCredit.com.
- **Bethany's "FamilyFirst" Loan:** Bethany offers this excellent loan program to bridge the gap between the time you need funds to complete the adoption process and the time you receive your Adoption Tax credit for adoption expenses (see our website for further information).
- **Employer:** Many companies today offer assistance with adoption expenses as a benefit to their employees. We suggest that you check with your employer to inquire if there is such a benefit plan to cover your adoption expenses. If not, ask if they would consider assisting you.
- **Bank or Credit Card:** Check with your financial institution or credit card company you do business with about the possibility of financing your adoption expenses through a Home Equity Loan or other available low-interest financing. Some banks are offering low interest adoption loans. We accept payments on VISA, MASTERCARD, AMERICAN EXPRESS, and DISCOVER.
- **Military Subsidies:** If you are an active duty member of the Armed Forces of the United States, you may be eligible for a military subsidy. Check with your base commander for more information
- **Adoption Grants:** Ministries such as Shaohannah's Hope, and God's Grace Adoption Ministry Inc. provides financial aid to adoptive families. (Shaohannah's Hope is at www.shaohannahshope.com. God's Grace Adoption Ministry is at www.ggam.org) Help Us Adopt is a non-profit on-line organization. Help Us Adopt is at www.helpusadopt.org.
- **National Council for Adoption:** National Council for Adoption is a research, education, and advocacy organization whose mission is to promote the well-being of children, birthparents, and adoptive families by advocating for the positive option of adoption. National Council for Adoption is at www.adoptioncouncil.org.
- **Family and Friends:** Grandparents-to-be may welcome the opportunity to assist you. A short but warm letter to family and friends explaining your adoption endeavors may generate assistance that you did not realize was there. Some have done successful personal fundraising with the help of supportive family and friends
- **Church:** Your church community may be delighted to be involved and there may be assistance available for you. Some churches have set up special adoption funds for those within their congregation
- **National Adoption Foundation:** for loan information see www.nfadopt.org

For further ideas see Bethany's website at www.bethany.org under Financing Adoption.

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