



INTERNATIONAL  
**CHRISTIAN ADOPTIONS**  
INSTITUTE FOR CHILDREN'S AID, (dba)  
*A Voice of HOPE for Children Worldwide*

# Possible Funding Sources for Adoption

Listed below are some potential funding sources and options for your adoption. Please keep in mind not all sources are guaranteed but are available for your further research.

## Adoption Grants

### **A Child Waits Foundation**

<https://www.achildwaits.org>

### **A Home for Every Child Foundation**

<https://www.homeforeverychild.org>

### **Brittany's Hope Foundation**

[www.brittanyshope.org](http://www.brittanyshope.org)

### **Fore Family Foundation**

[www.foreadoption.org](http://www.foreadoption.org)

### **Gift of Adoption Fund**

[www.giftofadoption.org](http://www.giftofadoption.org)

### **God's Grace Adoption Ministry**

<https://threo.ie/ggam-org/>

### **Help Us Adopt.Org**

[www.helpusadopt.org](http://www.helpusadopt.org)

### **His Kids Too!**

<https://www.hiskidstoo.org>

### **Lifesong**

<https://lifesong.org>

### **National Adoption Foundation**

<https://fundyouradoption.org>

### **Promise the Children**

[www.promisethechildren.org](http://www.promisethechildren.org)

### **Show Hope**

<https://showhope.org>

### **United Way**

<https://www.unitedway.org>

### **We Care for Orphans Adoption Fund**

<https://www.wecarefororphansfund.org/>



## Adoption Loans

### **America's Christian Credit Union**

[www.americaschristiancu.com](http://www.americaschristiancu.com)

### **ABBA Fund**

[abbafund.org](http://abbafund.org)

### **National Adoption Foundation**

<https://fundyouradoption.org>

### **Pathways for Little Feet**

<https://pathwaysforlittlefeet.org>

### **Hebrew Free Loan Association**

[www.hflasf.org](http://www.hflasf.org)

### **Jewish Free Loan Association**

[www.jfla.org](http://www.jfla.org)

### **Alternative Adoption Loans**

#### **401(k) Loans**

Adoptive parents may borrow against their retirement account to pay for adoption. Many companies allow you to borrow up to 50% of the account value.

#### **Home Equity Loans (Secured)**

Parents of adoptive children who own their home and have equity may be able to obtain a loan to pay for their adoption.

#### **Life Insurance Loans**

If you have Life Insurance, some Life Insurance companies allow you to borrow against the cash value of your insurance for an adoption.



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## Potential Tax Credits

Below are potential Tax Credits and Tax Relief for your adoption. Not all are guaranteed and some differ depending on your state of residence.

### **Adoption Tax Credit ([www.irs.gov/taxtopics/tc607](http://www.irs.gov/taxtopics/tc607))**

One of the largest sources of funds for adoptions is the Federal Hope for Children Act which provides an adoption tax credit. As of the year 2024, adoptive parents may be eligible for a tax credit up to \$16,810 per adoptive child with qualified expenses within the year of adoption. Visit their website for more details and check with your tax professional to see if this applies to you or your family.

### **Child Tax Credit**

(<https://www.irs.gov/credits-deductions/individuals/child-tax-credit>)

In addition to the Adoption Tax Credit for adoptive children, you may also be eligible for the federal Child Tax Credit. This credit can vary upon year, but as of 2024, there is a tax credit of \$2,000 for each child that qualifies under the age of 18. The child must be your dependent and must be a U.S. citizen.

### **State Tax Relief ([www.taxsites.com/state](http://www.taxsites.com/state))**

Depending on your state of residence, most states offer a tax relief including tax credits, exemptions, or deductions. Check with your state's Department of Revenue or your tax professional for specific information on individual rules and requirements for each state.

## Additional Options

### **Subsidies for Special Needs Children (<https://www.cdss.ca.gov>)**

Adoption assistance or subsidies are payments made by a state or federal government to parents who adopt a special needs child. Check the website to see if your child qualifies.

### **The Dave Thomas Foundation Adoption Friendly Workplace List**

(<https://www.davethomasfoundation.org>)

There are employers who offer adoption benefits in several forms, which may include reimbursement of adoption expenses, paid adoption leave, and access to additional adoption resources. Please reference the list above to view those employers.

### **National Military Family Association (<https://www.militaryfamily.org>)**

If you're in the Military and looking for additional financial support during your adoption, here is an option. Military families have financial options and assistance available through the National Military Family Association.

## Fundraising Ideas

We understand that securing the funds for your adoption may or might be daunting, but here are a few ideas to help you fundraise along this adoption journey.

### **Crowdfunding Campaign**

Set up a personal adoption fundraiser on platforms like GoFundMe, AdoptTogether, or YouCaring. Share your story with transparency and regular updates to keep people engaged.



### **Host a Benefit Event**

Organize events like a spaghetti dinner, silent auction, garage sale, car wash, or pancake breakfast. These not only raise money but also build community support.

### **Church or Community Partnerships**

Ask your church, small group, or local community organizations to sponsor you, take up a special offering, or allow you to host fundraising events.

### **Direct Donation Letter Campaign**

Write personalized letters to family, friends, and acquaintances explaining your adoption journey and financial need. Include a donation link or instructions.



### **Need Some More Ideas**

Check our website to find out more ways to meet your financial needs for your adoption.

