



## **Adoption Expense Resources**

**Federal Adoption Tax Credit** - Tax benefits for adoption include both a tax credit for qualified adoption expenses paid to adopt an eligible child and an exclusion from income for employer-provided adoption assistance. The credit is partially refundable starting in tax year 2025. Check out StageWise Parenting's Adoption Tax Credit course at <https://thecradle-stagewiseparenting.talentlms.com/plus/catalog>

Changes are made to the tax credit near annually. Please talk to your tax advisor or consult the IRS website at <https://www.irs.gov/credits-deductions/individuals/adoption-credit>

### **Employee Benefits**

Many employers offer benefits for families who adopt, including direct reimbursement for adoption-related expenses. Reimbursements usually range from \$2,000 to \$10,000. Check with your human resources department for more information.

**Military personnel** may qualify for a one-time \$2,000 reimbursement. For more information visit the National Military Family Association's website at [www.militaryfamily.org](http://www.militaryfamily.org). Go to the "Your Benefits" tab and scroll down to "Adoption" or call 703-931-6632.

### **Grants, Loans, & Resources**

**National Council for Adoption** – has compiled a list of resources found here: <https://adoptioncouncil.org/article/adoption-financial-resources/>

**A Child Waits Foundation** – a nonprofit charitable foundation that assists with loans to adoptive families. For more information call 866-999-CHILD(2445) or visit the website <http://www.achildwaits.org>.

**Adopt Together** is a nonprofit funding platform to help families raise money for adoption. Find more information at <https://www.adopttogether.org/>

**The Adoption Exchange** website at <https://www.adoptex.org/the-adoption-journey/financial-assistance/>  
Download the booklet, *How to Make Adoption an Affordable Option*.

**Gift of Adoption Fund** assists potential adoptive families by providing cash grants to subsidize a portion of adoption expenses. Visit the website at [www.giftofadoption.org](http://www.giftofadoption.org).

**God's Grace Adoption Ministry** provides grants to qualifying Christian adoptive families. For more information, call 209-572-4539 or visit the website at [www.ggam.org](http://www.ggam.org)

**Hebrew Free Loan Association** assists Jewish adults who wish to adopt domestically or internationally. Visit the website at <https://hflasf.org>.

**HelpUsAdopt.org** is a 501c3 adoption grants program. Download an application at <http://www.helpusadopt.org/> or email [info@helpusadopt.org](mailto:info@helpusadopt.org)

**National Adoption Foundation** assists with loans to adoptive families, they also have a limited program to provide grants. Visit the website at <https://fundyouradoption.org/> For more information contact [info@nafadopt.org](mailto:info@nafadopt.org) or call 203-791-3811.

**WAT! (We Adopt Too)** – Black family adoption assistance. Visit website at <https://watadoptions.org/>