

How to Fund Your Adoption in 2026



Meet Our Panelists



**Jared
DeLong**



JT Olson



**Kate
Johnson**



**Tami
Burkett**



Eric Fridge



**Rich
Metcalfe**



Learning Objectives:

- Identify resources to help fully fund your adoption
- Learn requirements and timelines for available grants and loans
- Understands the basics of the Adoption Tax Credit
- Discover current adoption fundraisers
- Also learn about resources for post-adoption support



Stay until the end for a special gift!

(Adoption funding cheatsheet download)

Poll Results!

**“Why is private adoption
so expensive?”**

Is the Cost a Barrier?

*“Of the 4,076 adoptive parents who responded to this question, **51.4%** believed cost was a barrier”*

-NCFA Profiles in Adoption study (2022)

Before Adoption

Parents were asked, “Did you perceive the cost of an adoption to be a barrier when you began your adoption process?” The responses are given by type of adoption.

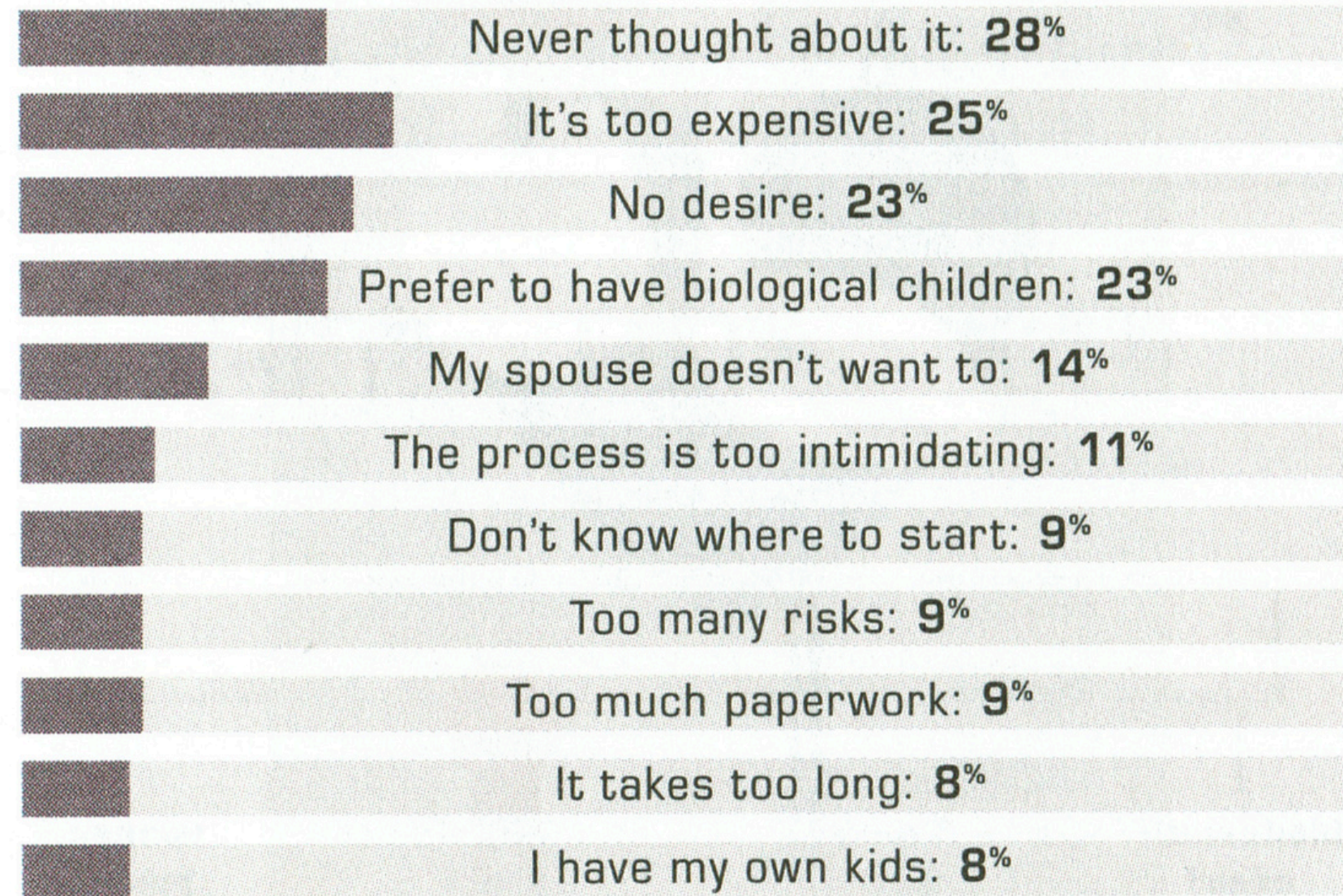
TABLE 6. PERCEPTION OF COST AS A BARRIER BEFORE ADOPTION

	Private Domestic Adoption	Intercountry Adoption	Adoption From Foster Care	Embryo Adoption	Total
No	597 (37.3%)	633 (49%)	735 (64.8%)	17 (34.7%)	1,982 (48.6%)
Yes	1,004 (62.7%)	659 (51%)	399 (35.2%)	32 (65.3%)	2,094 (51.4%)
Total	1,601	1,292	1,134	49	4,076

For those who considered adoption, the cost was the most common barrier.

-*Becoming Home*, Jedd Medefind from CAFO & the Barna Group

*What keeps people from adopting?**



*Totals equal more than 100% as respondents could choose more than one answer

**“Why is private adoption
so expensive?”**

Option #1...



Typical Adoption Costs:

- **Application and home study fees**
- **Adoptive parent support costs**
 - Profile development, developing post-adoption agreements, collecting pertinent history, transition planning, and adoptive parent advocacy
- **Expectant mother costs**
 - Counseling, matching services, adoption prep, and general support
- **Travel expenses**
 - Transportation, origin country processing fees, US immigration fees
- **Legal fees**
- **Agency admin costs**
 - Licensure, staffing, overhead, and other operating costs

Option #2...



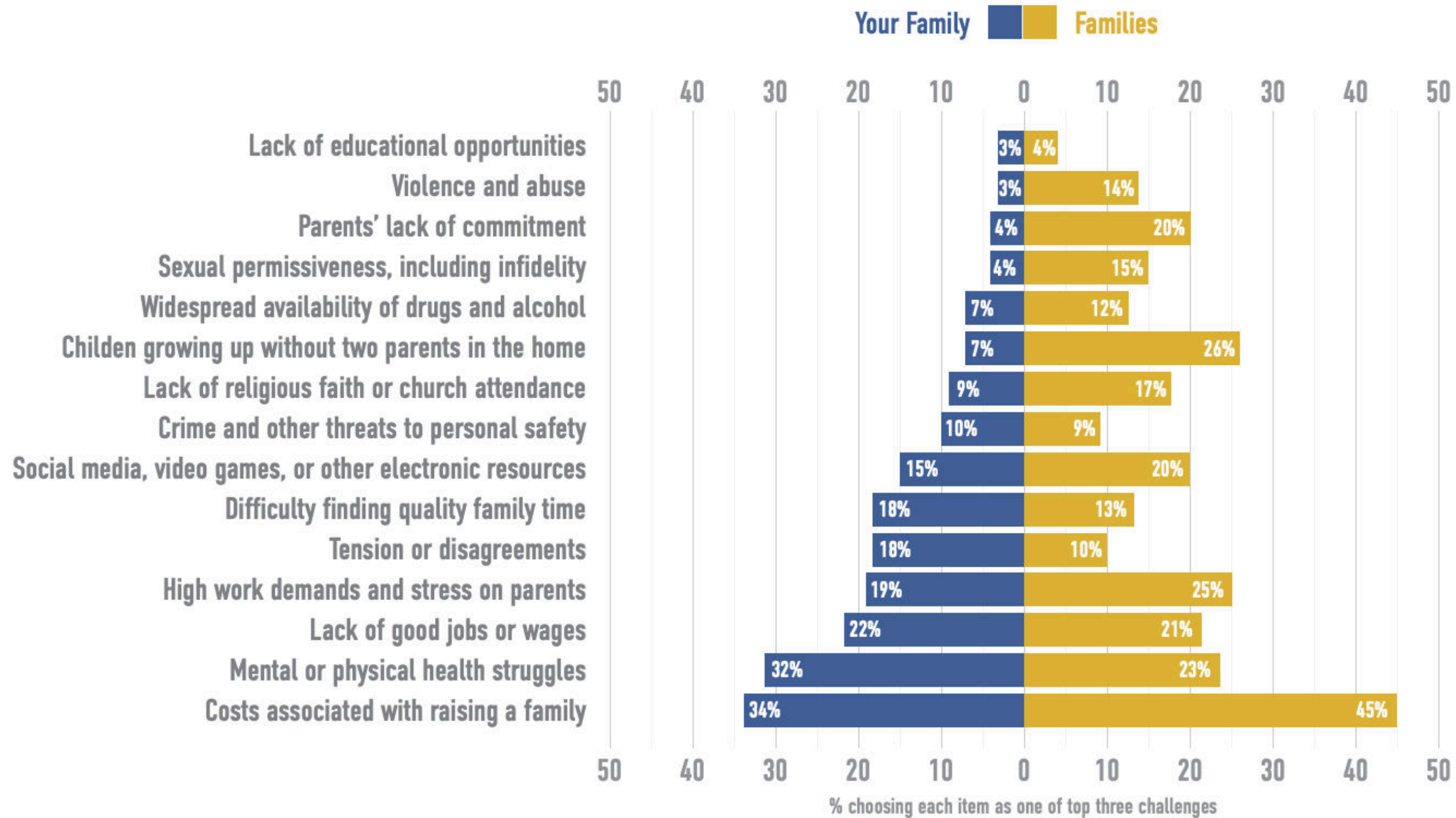
Option #3...



Transparency and education for families on adoption costs can transform their community of support from **skeptics** into **advocates**.

Adoption has unavoidable parts of the process,
but finances is an avoidable challenge when you
know where to look.

Most Important Challenges Facing Families

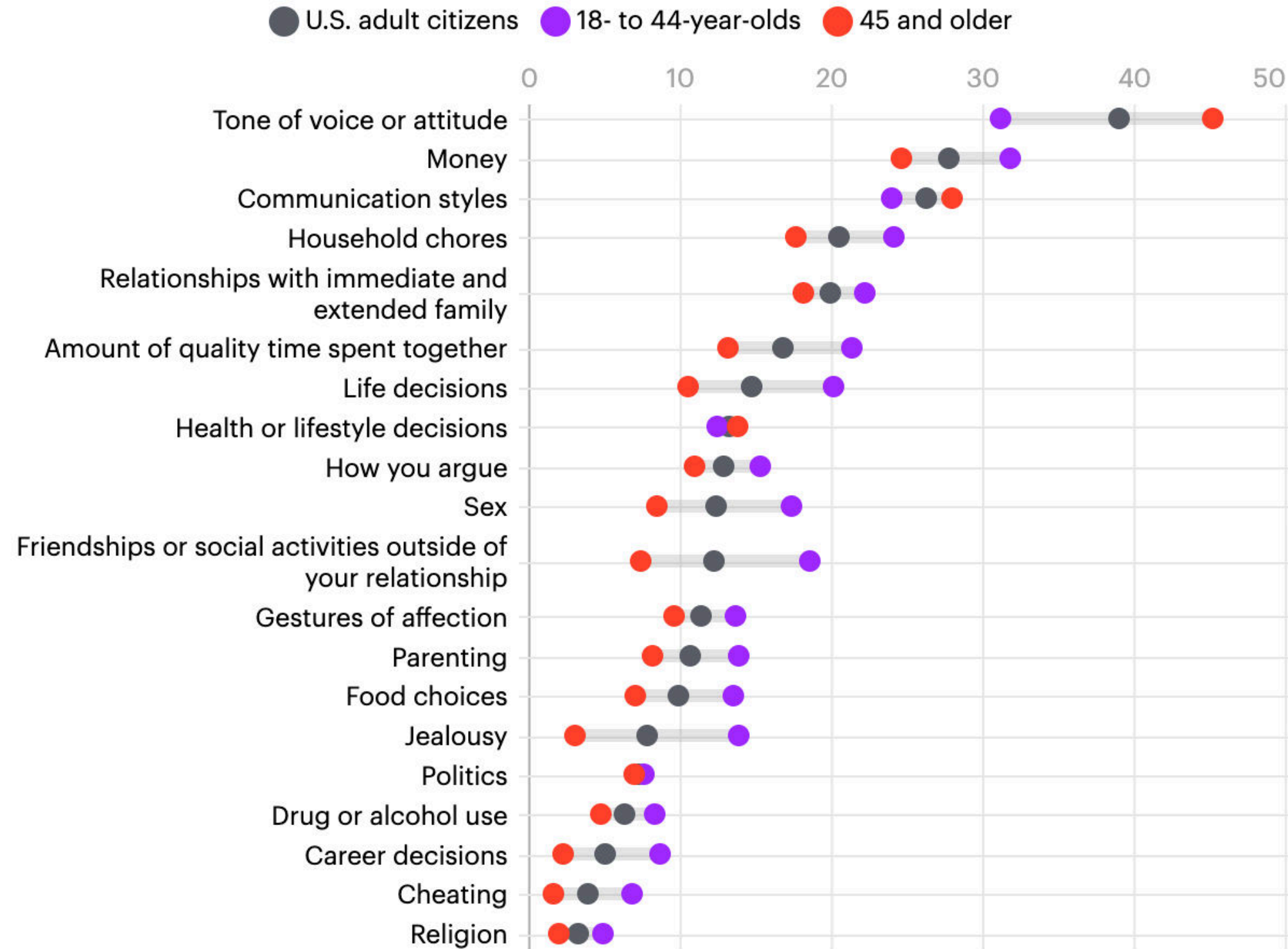


SOURCE: American Family Survey 2024.

QUESTION WORDING: What are the most important challenges facing [your family/families] today? Pick up to three items.

Which topics do American couples argue about most?

Which of the following topics do you have arguments about? Select all that apply. (% of people in serious relationships)



Note: People who selected "other reason" are not shown.



April 29 - May 5, 2022

<https://today.yougov.com/society/articles/42707-how-and-why-do-american-couples-argue>

Adoption Grants & Loans



The logo for ABBA Fund features a thin, dark grey arc above the text. The word "ABBA" is in a bold, dark blue font, and "FUND" is in a lighter blue, all-caps font.

ABBA FUND

Types:

- Interest-free loans (\$10k-20k)
- Online fundraising pages

Application Process:

- Must be home study approved (except for online fundraising)
- Loan applications reviewed 4-6 weeks after submission
- Fundraising reviewed within days

Disbursements:

- Can pay provider directly
- Can reimburse families for travel costs approved by ABBA Fund first

Also manage funds for church partners to provide direct & matching grants



Apply at [ABBAFund.org](https://www.abbafund.org)



Adoption Support

Types of Support:

- Direct & matching grants (\$6k-10k)
- Interest-free loans (\$8k-14k)
- Online fundraising pages (MyStory)

Application Process:

- Must be home study approved
- Applications reviewed 2-4 weeks after submission

Disbursements:

- Can pay provider directly
- Can reimburse families

****Can manage funds for churches who want to set up an adoption fund**



Apply at [Lifesong.org](https://www.lifesong.org)



Post Adoption Support

Direct grants (\$6k-10k):

- Counseling for your adopted child, siblings or yourself
- Training & intervention, like neurofeedback
- Trauma care, like EMDR therapy

Disbursements:

- Can pay provider directly
- Can reimburse families



Apply at [Lifesong.org](https://www.lifesong.org)



PATHWAYS
for LITTLE FEET

Adoption Support

Interest-free loans (averaging \$10k)

with flexible repayment terms

Application Process:

- Must be home study approved
- Applications reviewed within 1-2 weeks (can request to expedite)

Disbursements:

- Funds disbursed directly to families
- Funds available 30 days before due date, placement or final travel
- Repayments begin 2 months after the loan is funded



Apply at [PathwaysForLittleFeet.org](https://www.PathwaysForLittleFeet.org)



PATHWAYS
for LITTLE FEET

Post Adoption Support

Post Adoption & Family Support:

- Counseling & therapy grants
- Conference & retreat scholarships



Apply at [PathwaysForLittleFeet.org](https://www.PathwaysForLittleFeet.org)

Adoption aid grants (averaging \$8k-12k)

Application Process:

- Must be home study approved with licensed placement agency (501c3)
- Applications reviewed quarterly (March, June, September, December)

Disbursements:

- Domestic - Once final placement occurs
- International - Once the family receives I-800 Form approval or placement travel is booked (whichever happens first)

**Also visit [HowToAdopt.org](https://www.HowToAdopt.org) for more resources.*



Apply at [ShowHope.org](https://www.ShowHope.org)

Post-Adoption Support

- **Medical care grants (averaging \$7k)**
 - Physical and Occupational Therapies, Vision and Speech Therapies, Hearing Assistive Devices and Cochlear Implants, Surgeries, Treatment Plans, and More.
 - 30-45 day review process
 - Families can reapply every two years up until child is 18 years old
- **Mental health grants (amounts vary)**
 - By referral only through select providers
 - Services covered include various therapies, EMDR, Neurofeedback, parent coaching



Apply at [ShowHope.org](https://www.ShowHope.org)

Other Grants + Loans

- AChildWaits.org
- AdoptionHopeFoundation.org
- AlwaysEndure.org
- BrittanysHope.org
- ForeverHomeFoundation.org
- GiftofAdoption.org
- GraftedFamilies.org
- HelpUsAdopt.org
- KanesGift.org
- KatelynsFund.org
- Sparrow-Fund.org
- OpenHeartsForOrphans.org
- [Never Alone Foundation \(LaurelsMessage.org\)](http://NeverAloneFoundation.org)
- OathFund.org
- TheEmptyCup.org
- ReecesRainbow.org
- Lifepoint.org/ONEless
- FundYourAdoption.org
- [One Chance Foundation](http://OneChanceFoundation.org)
- InspiringOrphanCare.org
- GoldenDawnAA.org
- [God's Grace \(ggam.org\)](http://GodsGrace.org)
- TheBuescherFoundation.org
- CadeFoundation.org
- OrphanOutreach.org
- PureGiftofGod.org

Employer Benefits

Adoption Fundraising

Planning Strategy

1. Determine a total fundraising goal
2. Prioritize fundraiser options:
 - How much time, effort and budgeted cost?
 - What's the highest yielding option you want to start with?
 - Are you passionate about it?
3. Leverage your network/community.

Crowdfunding & Peer to Peer

- **ABBAFund.org** (no fees or home study req'd)
- **AdoptTogether.org** (no home study req'd)
- **BothHands.org** (no fees, hybrid online + physical letters)
- **GoFundMe.com**
- **Lifesong.org** (MyStory pages, no fees)

Things to consider:

- Expanding your network thru personal connections
- Are gifts tax-deductible? DAFs (donor advised funds)?
- Are there online processing fees?

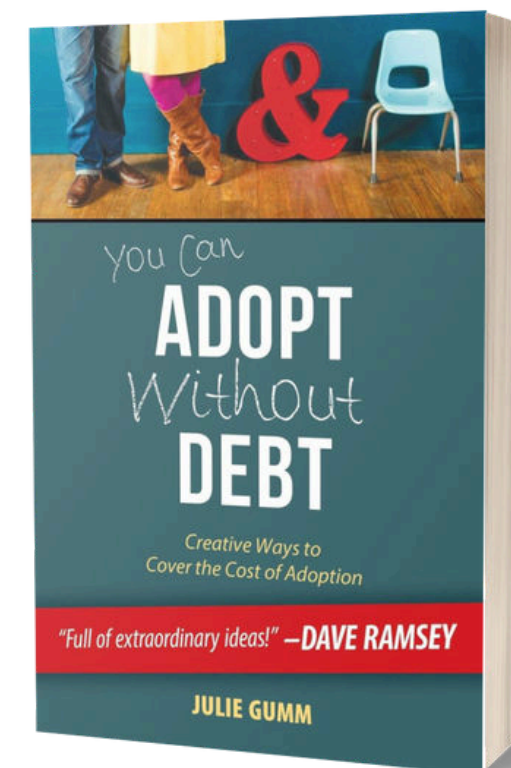
Fundraising Events:

- Spaghetti dinners (\$1K-\$10K)
- Basketball/pickleball tournaments
- Garage sales (\$2K-\$4K)
- Auctions (\$1K-\$5K)
- Bingo nights
- Benefit concert (\$1.8K)
- Puzzle game
- “Phill” the Box Clothing Drive
 - *PhilltheBox.com*

Merchandise Sales:

- Coffee sales (Gobena, Just Love Coffee)
- T-shirts (Bonfire.com, FundtheNations.com)
- Etsy store / local store sales %

You Can Adopt Without Debt
by Julie Gumm



Both Hands Project

1. The adoptive family recruits their team
2. They find a widow in their community to serve
3. Their team sends fundraising letters to raise sponsorships
4. Their team serves the widow with free home improvements
5. All funds raised goes toward's the family's adoption costs





Types:

- Service-based fundraising model:
 - Adoption projects average \$23k
 - \$3,000 matching grants available
 - \$1,000 supply grants available
 - No fees deducted

Application Process:

- Must be home study approved
- Applications reviewed in 1-2 weeks (can request to expedite)

Disbursements:

- Pay providers directly at any stage
- Can reimburse families for qualified adoption expenses previously paid

Other Fundraising Support:

- Post-adoption costs
 - Medical, mental health, therapies
- Church adoption fund
- Orphan care + foster care ministries



Apply at BothHands.org

The Adoption Tax Credit

Adoption Tax Credit Webinar!



Jared DeLong



Becky Wilmoth



Thursday, February 24
12-1pm CST



Register Here!

What is the Adoption Tax Credit?

- A tax credit is the amount taxpayers can subtract, from the income taxes they owe.
- This is a one-time credit and the amount you can claim depends on the year you finalized your child's adoption.
- If you do not use the entire credit in the first year, you can carry over the credit for up to five years.

 As of July 4, 2025, **\$5,000** of the Adoption Tax Credit is **fully refundable** and \$12,280 is non-refundable



What expenses qualify for the credit?

- Adoption expenses include all costs directly relating to the adoption that are reasonable and necessary.
- Eligible expenses must be "directly related" adoption fees, legal fees, court costs, and traveling expenses.

*****Learn more at [irs.gov/credits-deductions/individuals/adoption-credit](https://www.irs.gov/credits-deductions/individuals/adoption-credit)***

Who qualifies?

- **Private, Domestic, or International Adoption:** You qualify for the Adoption Tax Credit if you adopted a child (except spouse's child) and paid out-of-pocket expenses relating to the adoption.
- **Foster Adoption:** If you adopt a special needs child through foster care, you are entitled to claim the full amount of the adoption credit without any out-of-pocket expenses. The special needs declaration must come from the state in which the adoption was final. The "Subsidy Agreement" has the determination of special needs that the IRS accepts. Some states call it the "Adoption Eligibility Assistance Determination."

Adoption Tax Credit

Tax Credit Amounts:

- **2026:** \$17,670 (\$5,120 refundable)
- **2025:** \$17,280 (\$5k refundable)
- **2024:** \$16,810, non-refundable
- **2023:** \$15,950, non-refundable
- **2022:** \$14,890, non-refundable

Income Phase Out Ranges:

- **2026:** \$265,080 - \$305,080
- **2025:** \$259,190 - \$299,190
- **2024:** \$252,150 - \$292,150
- **2023:** \$239,230 - \$279,230
- **2022:** \$223,410 - \$263,410

Preparing for the Tax Credit

- Organize your expenses and track everything in this folder.
- For international expenses, make copies of all receipts because the ink fades.
- Work with a reputable tax credit specialist for your taxes.
- Research possible State Tax Credits in your state
- Look at your W-2 to determine your tax withholding amount. Don't change your withholding!
- Contact your representative to let them know how important this is and advocate for it to become fully refundable.



centralia-il-taxservice.com

Final Questions

1. What's your #1 tip you give families starting the funding process?
2. What's the #1 challenge or mistake you see families make throughout the process?
3. How can agency workers proactively support families pursuing funding?

Q & A

Thank you!

Download today's slides and
FREE funding cheat sheet!

