



# Financial Resources Information Packet

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## The Eternal Family Program

The Eternal Family is designed for family members, friends and churches to get involved with caring for orphans by providing financial support to a specific family currently in the process of adopting through one of America World's adoption programs.

By giving to a family's Eternal Family Fund, families can take an active role in helping build a God-ordained family. That's because the contributions made to the Eternal Family Program go directly to the intended family's adoption costs and help support America World's ministry to orphaned and vulnerable children.

America World will accept contributions on your behalf and will provide an email to donors, which will substantiate that the funds have been received by America World.\* You will be copied on the correspondence so that you can keep track of the amounts given and to follow-up with your own thank-you note. Regarding tax deductibility,

America World suggests that the amount claimed as a tax deduction by donors, if any, should be discussed with a tax professional. America World will not issue a tax receipt as our agency does not make a recommendation as to whether or not Eternal Family Contributions qualify as tax-deductible contributions under the Internal Revenue Code.

The funds you raise may be used for any adoption-related fee that is paid directly to America World. Unfortunately, we are unable to distribute EFP funds for fees owed to third parties. In the event that a family raises funds in excess of their adoption costs, America World will retain the excess funds to be used for furthering its mission to serve the world's orphans. A sample donor letter can be found here: [http://www.awaa.org/give/eternal\\_family\\_program.aspx](http://www.awaa.org/give/eternal_family_program.aspx)

America World hopes that this program is a blessing to you and an encouragement to those who financially partner with you. We are excited for you to soon experience the blessing of adoption!

*\*Please note that an administrative fee of 5% will be charged to offset processing fees and the work of America World staff in tracking and accounting for all contributions. In the event that your family raises money in excess of your adoption costs, the excess funds shall be retained by America World to be used toward furthering its mission to serve the world's orphans.*



## Grants and Loans

### General Tips

- ❖ Families can apply after their home study is completed
- ❖ You can apply to multiple grants at one time
- ❖ Typically the money will be released once you travel

### Grant Agencies

- ❖ Resources 4 Adoption  
Resources 4 Adoption offers webinars and information on grants and loans available for adoptive families, as well as other helpful resources including a free monthly newsletter.
- ❖ Show Hope  
Show Hope, a ministry of Steven Curtis and Mary Beth Chapman, has been established to care for orphans by engaging the church and helping Christian families reduce the financial barriers to adoption.
- ❖ Abba Fund  
The ABBA Fund provides financial assistance to Christian couples who are called by God to expand their families through adoption and who need help with the “cash flow crunch” posed by adoption expenses.
- ❖ Lifesong For Orphans  
Lifesong for Orphans encourages Christian couples to adopt a child by relieving some of the financial burden of international and domestic adoption. They provide Adoption Matching Grants from \$1k-\$4k per child, and also offer Interest-Free Loans up to \$10,000
- ❖ Special Needs Adoption Subsidy (Domestic)  
Families who adopt a special needs child who is born in the United States are eligible to apply for financial assistance toward adoption costs and ongoing financial assistance for the care of the child through adoption subsidy. The amount of the assistance varies by state.
- ❖ CMomA Grants  
The CMomA Grant Program Objective is to give up to twenty \$5,000 CMomA Grants per year to eligible new parents adopting older children in need (age 3-17), both domestically and internationally.
- ❖ Caroline's Promise  
The purpose of Caroline's Promise is to reclaim hope for orphans through: adoptive family assistance, orphan care & education. North and South Carolina residents only.
- ❖ Gift of Adoption Fund  
Gift of Adoption is a national charitable organization that inspires adoption by providing grants to qualified parents – giving children who need families a permanent home and a chance to thrive. The Gift of Adoption provides grant amounts up to \$7,500.

- ❖ The Asian Bridge  
The Asian Bridge provides interested couples considering adoption from China with information assistance, and reduces the financial barriers through the provision of financial grants.
- ❖ Tomorrow Is A Gift  
A huge site of information on grant organizations, loan organizations, other resources, employer benefits, fund raisers, adoption airfare savings and much more.
- ❖ Both Hands Foundation  
Both Hands Foundation is a practical example of James 1:27 where God commands believers to care for the orphan and the widow. They are partnered with Lifesong for Orphans to provide financial assistance to adoptive families, in addition to providing widows with landscaping and home repairs.
- ❖ Sea of Faces Foundation  
Established to financially assist families who have chosen to give hope to children through adoption.
- ❖ A Child Waits Foundation  
A non profit charitable organization founded in 1998 that provides low interest loans for prospective adoptive parents
- ❖ America's Christian Credit Union  
America's Christian Credit Union provides a wide range of financial services, primarily focusing on service and stewardship, to make every dollar count.
- ❖ Heart of the Bride  
Heart of the Bride is dedicated to helping provide for the needs of orphans around the world. They provide assistance grants to adoptive families.
- ❖ The Rollstone Foundation  
The Rollstone Foundation's mission is to aid in the adoption of special needs children.
- ❖ Help Us Adopt  
Helpusadopt.org is a national non-profit 501(c)(3) financial assistance grant program providing qualified couples and individuals with grants of up to \$15,000 towards their domestic, international, foster, or special needs adoption expenses.
- ❖ Pure Charity  
Create fundraisers for your mission trip, adoption, or to support the charities you care about.
- ❖ The Shepherd's Crook Ministry  
The Shepherd's Crook Ministry enables others to make tax-deductible donations which can be used toward adoption expenses.

## Additional Financial Resources

- ❖ General tips from Child Gateway- financing adoption, grants, etc  
[https://www.childwelfare.gov/Adoption/adoptive/grants\\_loans.cfm](https://www.childwelfare.gov/Adoption/adoptive/grants_loans.cfm)
- ❖ Christian Alliance for Orphans- general financial resources  
<http://www.christianalliancefororphans.org/resource-category/financing-adoption-families-churches/>
- ❖ Webinar – Introduction to adoption grants <http://www.resources4adoption.com/free-resources/webinars-and-radio.html>
- ❖ “Adopt Without Debt:” A website and blog with personal testimonies and resources for affording adoption and budget tips! Julie Gumm also has a book with extremely useful information on this topic which is currently being revised but should be available for purchase soon!  
<http://www.juliegumm.com/adopt-without-debt/>
- ❖ “Clinton Family Seeking Donations to Help with Adoptions:” An article on a family’s fundraising efforts to bring home four brothers from Haiti.  
<http://www.lenconnect.com/article/20140105/NEWS/140109689>
- ❖ “Tips on Financing an International Adoption”  
<http://internationaladoption.about.com/od/InternationalAdoptionCosts/a/Tips-On-Financing-An-International-Adoption.htm>
- ❖ “Smart Financing for Your Adoption”  
[http://www.lifetimeadoption.com/for\\_adoptive\\_families/financing.html](http://www.lifetimeadoption.com/for_adoptive_families/financing.html)
- ❖ “10 Tips to Help Finance and International Adoption”  
<http://www.theadoptionmagazine.com/2012/08/22/10-tips-to-help-finance-an-international-adoption/>
- ❖ “Seven Tips to Help You Determine if an Adoption Grant or Loan Organization is Reputable”  
<http://www.resources4adoption.com/free-resources/cherri-s-adoption-today-articles/38-frontend-units/services/adoption-today-articles/157-seven-tips-to-help-you-determine-if-an-adoption-grant-or-loan-organization-is-reputable.html>

## Fundraising and Budgeting for Adoption: Tips from Families

### Embrace Social Media

*Tips from adoptive parents Ed & Susan Wanderer*

One of the number one reasons families are hesitant about diving into the adoption waters... Money. It is certainly not an inexpensive undertaking. The fees can turn hesitancy to fear!

We know these emotions well. We are freshly home (14 months) with our three Ethiopian beauties! Our two year journey to Joshua, Ruth and Dibora brought joy, heartache, love, and lots of check-writing!

As the adoption costs began to rise, we would continue to remind ourselves that God is the Father to the fatherless... and God is not a dead-beat Dad. Then we would take a big huge gulp and write the next check!

We began to see that the money-issue was actually a divine lesson in trust. We believed all the rich verses in the Bible about orphans and adoption. Yet, we were being put to the test: did we believe the verses about God as Provider?

Our encouragement to you... Watch God show off a little. Embrace the craziness of having to raise thousands and thousands (and thousands) of dollars. Embrace God being Father and Provider to your future children. He adores them and desires that they enjoy the beauty of family!

#### **First lesson:**

Get over the awkwardness of fundraising! You have kids to bring home and people that will partner with you to make "home" a reality for your future children. So, get to it!

#### **First Fundraising Tip:**

*Embrace Social Media!* There are lots of different opinions about status updates, tweeting and blogging. Keep this in mind: stories change lives! When you blog, tweet and update your status, you have a unique opportunity to tell your circle of influence (and all those who frequently RT) the inspiring story of God working. With each blog post, tweet or FB status you can tell people your story and invite them to join you. Many people are not called to adopt but would adore helping YOU on this journey!

We tweeted this phrase each day: "Want to help an orphan become a Wanderer?"...along with an explanation of our latest fundraising idea.

#### **Other Fundraising Ideas**

- Shoe Drive through [funds2org.com](https://funds2org.com)
  - Not only is it a fundraiser, but it's a micro-enterprise system that helps to alleviate poverty in developing countries but giving a hand up instead of a hand out.

- Important to not that this would be an independent contract with F2O and not between America World and F2O
- <http://www.funds2org.com/>
- Pure Charity
  - Site that rewards you for online shopping – great to take advantage of during the holiday season!
  - <https://www.purecharity.com/>
- Mud Love
  - Provide products and partnership for fund raising efforts
  - <http://www.mudlove.com/fundraisers-main>

### **Low Budget Solutions for a High-Cost Mission**

*Meet Jeff, Lucy, Wendy, and Oliver Presnell. They are in the process of adopting from India! We'd like to thank Lucy for guest blogging today, and think you will benefit greatly from her practical money-saving tips.*

For many families, the cost of adoption is a deal-breaker. And if you had asked me last year if my family would adopt, I would have laughed at you and said we could never afford it. But here we are, 6 months into an adoption from India, and we've already made it over halfway to our \$35,000 goal. And despite being a fairly low-income family, we've managed to pay for a majority of our costs out-of-pocket.

The following is a list of 7 simple ways we've been able to free up hundreds dollars every month to help pay for our adoption costs. Adoption may be a lot more affordable than you think!

#### **1. Don't dress to impress**

In our society, a lot of our income goes to our wardrobe when it doesn't have to. Doing your clothes shopping at thrift stores can lead to huge savings. We're talking a buck or two for a shirt versus \$20, and shoes at just two or three dollars a pair.

Some tips to make thrift store shopping easier: Go often, and scan through the whole store. Shop for the future. Anytime we see kids' shoes that are in good shape, even if they're too big, we buy them. We save them in a box for down the road, and as the seasons change we shop through our own supply for what the kids need.

#### **2. Go Low-tech**

My husband and I don't have smartphones, and I'm grateful for it. I'm glad we don't have to compete with our phones for each other's attention, and our monthly phone bills are much cheaper without them!

#### **3. Become a one-car family**

I recognize that this is not possible for everyone, but we've found that it's not as difficult as we expected. We make do and plan carefully. Not only do we save on insurance, gas, and car

maintenance, but because I can't drive anywhere during the day, we spend a lot less than we might if I had constant access to shopping.

#### **4. Make the grocery store work for you**

A few suggestions for saving a big chunk of money every month on food costs:

##### **A. Don't eat out**

This is obvious, but not easy. Some tips to help:

- Stock up at the grocery store on whatever tempts you most to swing through the drive-thru line (coffee, desserts, etc.).
- Keep a stash of frozen food handy for those days when you are too exhausted or busy to cook.
- When eating out is necessary for social reasons, share an entrée with your spouse and snack at home later.

##### **B. Shop at a discount grocery store like Winco or FoodSource**

##### **C. Buy meat on sale**

Grocery stores heavily discount meats that are about to expire. Rather than buying what we need as we need it, we buy what's on sale, freeze it (if you don't have a chest freezer, get one!), and plan our meals based on what we have.

#### **5. Make Craigslist your best friend**

When my husband and I got married, we had \$500 with which to furnish our first apartment. Thanks mainly to Craigslist, we pulled it off. I've been a believer ever since. You can get amazing used furniture and décor on Craigslist for next to nothing.

Craigslist also has a free section. With a little sleuthing we've scored some fabulous finds, including a trampoline, a table, and a sandbox!

#### **6. Hit up the Dollar Store**

In addition to all sorts of random goodness (toys, kitchenware, cleaning products), the dollar store is great for awesome deals on fresh fruits and veggies. Grocery stores offload extra produce at the peak of ripeness, and we snatch it up.

#### **7. Ditch the American Dream**

We have this crazy idea in the US that we must always be improving our "stuff": bigger house, nicer car, rinse and repeat. But I challenge you to find anything in the Bible that says Christians must live that way.

We live in a smallish duplex with a speck of a backyard. Although we could move someplace nicer, we're choosing to stay here indefinitely and put the rent savings toward our adoption. It's not always easy, but we know that we're doing the right thing for our family. And compared to most of the world, our situation is fabulous. You might just be able to live in a smaller space and free up all kinds of income!

## Adoption Tax Credit

*Families are eligible for the adoption credit during the year their adoption is finalized (the year you bring home your child). You will want to consult with a tax professional.*

- ❖ FAQ's from the IRS <http://www.irs.gov/Individuals/Adoption-Benefits-FAQs>
- ❖ Advocacy organization- <http://adoptiontaxcredit.org/faqs/>
- ❖ General Tips from AWAA's Chief Financial Officer
  - **Adoption tax credit form:** You will complete Form 8839 to claim an adoption tax credit. For more information please read IRS Topic 607- Adoption Tax Credit and Instructions for Form 8839 – Qualified Adoption Expenses.
  - **Documenting adoption costs:** Your cancelled checks and credit card statements are the documents you'll need in order to substantiate the deduction amounts shown in your income tax return, although you won't include these with your tax return.
  - **Adoption order or decree:** You will need to attach a copy of your adoption order or decree to your completed Form 8839. The adoption tax credit can be claimed in the year that your adoption is finalized.
  - **Social Security number:** Each child is required to have a social security number in order to qualify for the adoption tax credit.
  - **Grants and donations:** You will not include grants received from granting agencies or donations received from family and friends through the Eternal Family Program in your income. Likewise, adoption costs offset by grants and donations will be excluded from your qualified adoption costs in claiming the adoption tax credit.