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Location: **Adoption**

Borrowing to adopt

by Crown Financial Ministries

Adoption offers a chance at a new beginning for many children cared for by state and private agencies and international orphan situations. Families constitute the building blocks of God's Kingdom. A strong family unit provides an orphan with the love and security that is needed to ensure that they grow into healthy adults and a saving knowledge of Jesus Christ. James 1:27 says, "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world" (NIV).

The decision to adopt
Because the adoption of children needs to be planned, within reason, a decision to adopt must be made with prayer and the counsel of mature and trusted Christians.

In addition, inviting input from family members could be both insightful and helpful.

Other factors that need to be considered before making a decision to adopt: (1) meeting eligibility standards; (2) travel requirements; (3) the availability of the child desired; (4) willingness to adopt a special needs or biracial child; (5) the length of the process; and (6) the cost.

Cost of adoption
Most adoption fees are pro-rated, based on the prospective adoption couple's gross income -- the more the gross income, the higher the adoption fees.

In addition to the adoption fees, there will more than likely be additional expenses that must be paid at placement. These include attorney and legal fees, medical expenses, child-placement agency fees, court fees, filing fees, foster care reimbursement, home study and home study follow-up fees, locating fee (if applicable), post-placement supervision expense, finalization fees, agency travel reimbursement, and the birth mother's expenses. These additional expenses could be equal to or, in most cases, exceed the pro-rated adoption fees.

Although both state and private agencies consider both the husband's and the wife's income, when budgeting for adoption expenses, consider using one income for month-by-month spending, while using the other income for savings and for funding the adoption expenses.

Generally one-third of the total amount of all fees and expenses is due at placement, one-third at the first post-placement evaluation, and one-third at the second post-placement evaluation.

However, if the adoption is from an out-of-state couple, the total payment will usually be due at the time of placement.

In the United States, financial obstacles exist for families who desire to reach out locally and abroad to children in need of a forever family. It can cost anywhere from \$15,000 to \$27,000 to adopt from Ethiopia to Kazakhstan, respectively. These fees tend to be complicated, but include costs for home study and post-adoption reports, application to the US Citizenship and Immigration Service, documentation fees, agency fees, in-country fees, and travel for two adults to visit during the process and pick up the child when the process is finalized. To adopt within the US, the costs are over \$25,000.

Borrowing to adopt
Many options exist to help families bridge the gap between their budgets and the costs for adoption. The US government provides a federal tax credit per child adopted in a tax year (which for tax year 2006, was a maximum of \$10,960 - see www.irs.ustreas.gov) and some states offer up to \$10,000 tax credits (Georgia's was \$10,160 for 2006). Many corporations offer adoption assistance programs (www.adopting.org/employer.html), and the US military offers a non-recurring subsidy for military personnel (www.militaryadoption.com).

Life International (LI) offers a matching grant program that encourages couples to raise funds from their friends, family, and church family to match the funds available from LI. This mobilizes the Body of Christ and leverages funds to help bridge the financial gap. LI also offers fundraising support by receiving tax-deductible donations on behalf of the adopting family along with providing a support-raising kit. This gives supporters an opportunity to support a child's adoption in a tax-deductible way. LI will also help a church set up a fund to do this same thing for their member families. Visit their Web site at www.lifeintl.org/adGrantLoans.html for more information.

Other agencies such as Shaohannah's Hope (www.shaohannahshope.org) and Caroline's Promise

-Saving
-Single Parents
-Stewardship
-Suing
-Taxes
-Teaching on Finances
-Welfare
-Wills and Trusts

(www.carolinespromise.org) offer direct grants for those families in the adoption process. Family and friends are also a great resource and blessing when families make their need known in their efforts to adopt. Many organizations recommend loans or interest-free loans to fund the adoption process.

Scripture very clearly says that neither borrowing nor lending is prohibited, but firm guidelines are given. Borrowing is discouraged and, in fact, every biblical reference to it is a negative one (see Proverbs 22:7), accompanied by a warning.

So, because the scriptural guideline for borrowing is very clear, in the regular course of God's plan for any couple, debt is not God's ideal plan for them.

For this reason, borrowing to adopt is not advised. Debt makes it very difficult for a new family to make it.

If you are seeking the Lord's will for your life and in the life of an orphan who needs a home, and are obedient to His call, He will provide a way for you to finance it without having to jeopardize your future. Matthew 6:31-33 says, "So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well" (NIV). In Philippians 4:19 we read, "And my God will meet all your needs according to his glorious riches in Christ Jesus" (NIV).

Other options exist to equip the church to minister to orphans and to families who desire to adopt. Churches can start an adoption fund through Life International (www.lifeintl.org/helpOrphan.html) and financially assist families in their congregations who want to adopt and cannot afford the great expense. Many options are available for churches to sponsor orphans overseas, as many trusted organizations have worthy causes in orphanages across the globe. The potential outreach is unlimited.

Conclusion

Circumstantial evidence weighs heavily against a young couple being able to afford adoption without God's help.

Fortunately, we do not have to look at the outward appearance of things; we can look to the One who controls all the circumstances of our lives.

If a couple feels strongly that God is directing them to adopt and/or to reach out to an orphan, they should begin to save and to prepare for the expenses, knowing that if He is truly leading, all funds needed will be provided without having to borrow.

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