

AIS is proud to have helped place more than 2,000 newborns with loving parents.



How Much Does it Cost to Adopt?

The cost depends on the type of adoption you choose: agency or independent, newborn, older child, special needs, etc. AIS referral sources charge between \$18,000 and \$45,000 or more. We work only with agencies and independent sources where we can ethically explain the fees for services rendered.

Remember: You only need a small portion of the fee to get started.

We work within your budget and help you come up with ways to obtain the necessary money through careful budgeting and/or through loans (home equity or from your 401K plan). There are even unsecured adoption loans available.

Don't forget about the tax credit that can provide up to \$11,650. Adoption fees are not going down. Get started now to begin working toward your goal of adding a child to your family within the next six to 12 months.



Ingredients of Adoption Fees

Agency fees help pay for a portion of these expenses and services:

- 1. Overhead Expenses:** Office expenses (rent, phones, supplies, utilities), salaries, employee benefits, liability insurance.
- 2. Counseling and Educational Preparation:** For both adoptive parents and birthparents.
- 3. Advertising/Marketing/Outreach:** Yellow Pages, brochures, and newspapers
- 4. Legal & Investigative Expenses:** Termination of parental rights, legal counsel, court reporting services, state

and local background screenings.

- 5. Loss Ratio:** This includes agency expenses that are not recovered when birthparents don't go through with their placement plan, and costs for special needs or minority placements at reduced fees which are subsidized by full placement fees.
- 6. Birthmother Expenses:** Includes basic needs during pregnancy, and up to six weeks after birth, i.e. housing, transportation, food, clothing; and medical care, unless covered by Medicaid or her own insurance.

Understanding Adoption Fee Structures

Adoption is seldom free. In fact, the fees through adoption agencies and attorneys can range anywhere from nothing to \$40,000. But it's important to remember that you are not purchasing a baby — you are paying for the services needed to get a child. Let's look at the types of structures and ingredients that go into a fee.

Adoption – Fee Structures

- 1. Private Adoption Agency – Flat or Fixed Fee** – This type is usually more protective of the adoptive parents. The amount depends on the race and age of the child, typically \$18,000 to \$28,000 for African-American or bi-racial; \$30,000 to over \$40,000 for Caucasian, Hispanic or Asian.
- 2. Agency fee + birthmother's expenses** – The agency fee ranges from \$18,000 to \$25,000; and the birthmother expenses depend on what her needs are. This may include basic needs such as rent, utilities, maternity clothes, food and transportation. Usually the agency fees are protected, but the birthmother expenses may be at risk if she decides to parent.
- 3. Sliding scale** – This fee is based on the couple's income and usually ranges from 5% to 20% of a couple's income. Some agencies base part of their fee on a sliding scale plus birthmother's expenses.
- 4. Independent adoption** – This usually consists of attorney fees, plus the expenses of the birthmother and usually ranges from \$5,000 to \$30,000. Often the majority of the fee is "at risk" if the birthmother decides to parent.



Notable Facts

Ingredients of Adoption Fees Include

1. Overhead
2. Counseling
3. Advertising/Marketing
4. Legal/Investigative Expenses
5. Loss Ratio
6. Birthmom Expenses



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For more information, visit our website at www.adoptioninfosvcs.com.

Request our educational DVD. A recording of one of our many seminars, it's packed with valuable information on the entire adoption process. It's free of charge, so get one for your friends, family, minister—anyone who might be interested in learning more about the adoption process