



WELCOME PACKET

The First Steps in Your Adoption Journey

Every child deserves to grow up knowing the love of a family.

At Carolina Adoption Services, our vision is to create opportunities for every child to grow and develop in a loving, caring, and safe environment. Our services are designed to support each family before, during, and after adoption; recognizing that the adoption journey is a life-long process for parents and children. As a children's charity, our range of services includes Orphan Care programs which provide assistance to our partners around the world who care for orphaned children.

Our commitment is to offer personal services and plenty of resources to ensure families are educated, prepared, and excited for their unique experience of parenthood through adoption. We look forward to working with you on your journey.

The resources in this packet provide an introduction to Carolina Adoption Services and the adoption process. We also encourage you to connect with our agency by participating in an information session, discussing your adoption plans with a staff member, signing up for our Waiting Child Photo listing, and following our recent news and updates on Facebook.

CAROLINA **Adoption** SERVICES

630 NORTH ELM STREET | GREENSBORO, NC 27401 | 800.632.9312 | CAROLINAADOPTION.ORG | HAGUE ACCREDITED

INTERNATIONAL ADOPTION

THE PROCESS, STEP-BY-STEP

Each family's adoption experience is unique, but the process includes some standard steps you should know before you begin. A member of our staff will partner with you through each of the steps of international adoption.

1

RESEARCH

You will begin the adoption journey by considering your preferences for bringing a child in to the family and the options that best meet your needs. You will pick a country based upon the country's requirements for adoptive parents and adoption travel, the children available, the timeline, the program costs, and other factors. Families are encouraged to learn more by scheduling a consultation with a program coordinator, attending a webinar, speaking to a CAS reference family, and exploring other resources.



APPLY

Prospective parents will apply to adopt through one of the international adoption programs at Carolina Adoption Services. Clients living in North Carolina, South Carolina, and Virginia may also choose CAS as their home study service provider. Clients living outside those states must choose a home study provider that is fully accredited and licensed in their state of residence.

2

3

COMPLETE HOME STUDY

Your journey towards welcoming home a child is underway! Your home study begins by completing a home study history packet, gathering required documents, and completing background clearances. You are required to complete at least 10 hours of pre-adoptive education. You will meet with a social worker for a home visit and interviews. When your home study is approved by CAS, it is submitted to US Citizenship and Immigration Services (USCIS) for immigration approval. Home studies are completed in about 3-5 months.

CREATE DOSSIER

Your official application to foreign adoption authorities for referral of a child is most commonly called a dossier. Families may begin the dossier while the home study is underway. You will work closely with a program coordinator throughout this process. Step-by-step instructions and required forms are provided to you in the CAS Adoption Toolkit, accessible within the client-only pages of the CAS website. Your dossier serves as your first impression to foreign adoption officials, helping them learn about your family and hopes for parenting.

4



5 ACCEPT REFERRAL

A referral is selected for a family by orphanage staff or adoption officials in the child's country of origin. If a family has requested a match with a waiting child, their dossier must be registered with the country's government before the request can be approved. Your program coordinator will notify you when you have been matched with a child. Your referral will generally include medical information, social reports, photos, and occasionally video. Families may have the child's medical information evaluated prior to accepting the referral.

TRAVEL

When the adoption case is pending, foreign authorities will invite the family to travel. Your program coordinator assists with all aspects of travel planning. In most adoption programs, one or two trips are required. The amount of travel required and length of each stay varies widely depending on the requirements of each country. During your trips, you will meet your child, complete the foreign legal adoption process, and obtain an exit visa at the US Embassy. Families are encouraged to explore the culture of their child's home country during their travel experiences. Lodging is available for adoptive families at most destinations. All families are escorted throughout their stay by English-speaking liaisons.



7 COMPLETE THE ADOPTION

Families will keep CAS and foreign adoption officials notified of their child's progress through fulfillment of post-adoption requirements. Requirements vary by country. CAS can provide post-adoption services to residents living in North Carolina, South Carolina, and Virginia. Similar to the home study, CAS works with other accredited agencies on behalf of families living outside those states. Some post-adoption reports are family-generated and others will require a visit by a social worker. In addition to the required reports for post-adoption, CAS staff enjoy staying updated about your child's progress, accomplishments, and milestones!

WHO CAN ADOPT?

FREQUENTLY-ASKED QUESTIONS

Motivation: Potential clients must desire to parent a child, regardless of where that child was born and the circumstances of birth. They must seek to provide a nurturing and loving home to a child who is less fortunate than most children in the United States and to provide the opportunity for a future based upon security and the development of individual potential.

Age: Each country sets its own parental age requirements. In some countries, parental age may be a factor in determining the age of a child that person or couple is eligible to adopt.

Marital Status: If married, couples should be married at least two years at the time they apply to adopt. Waivers are given on a case-by-case basis. Prior marriages are acceptable. Single applicants are accepted.

Other Children: There may be other children in the home. Adoption laws in some countries may set limits on the number of other children in the home.

Infertility: If infertility is the reason for adoption, couples should have achieved some resolution of their issues.

Finances: Families must have sufficient income to meet the expenses of adoption and to raise a child. Sound money management is more valued than total assets.

Exclusions: U.S. Citizenship & Immigration Services (USCIS) regulations exclude working with persons who are convicted felons, have substantiated child abuse complaints filed against them, or who have continuing problems with drug and/or alcohol abuse.

Health Issues: Major illness in the past or the existence of a chronic medical condition need not exclude an applicant. Cases are evaluated on an individual basis. When there has been a past history of emotional and/or addictive disorders, individuals need to demonstrate rehabilitation has occurred. Psychotherapy and marriage counseling are positively viewed.

Educational Preparation: Applicants must be willing to educate themselves about the joys, risks and issues of international adoption. CAS recommends 30 hours of preparation prior to receiving a child referral at minimum. CAS provides opportunities for preparation through seminars, educational programs and cultural events. CAS maintains an educational section on its website for client families.

Appreciation of Child's Cultural and Ethnic Heritage: Applicants must have the desire to learn about their child's country of birth and share an enthusiasm for the richness of his or her heritage.



YOUR HOME STUDY



RESIDENCY REQUIREMENTS

Carolina Adoption Services provides home study services to families living in North Carolina, South Carolina, and Virginia. Virginia services are provided by our subsidiary agency, ABC Adoption Services..

PARENT REQUIREMENTS

Must meet placement program requirements

TIMELINE

Approximately 3 months from assignment of home study worker

ACCREDITATIONS

Hague Accredited

CONTACT

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The home study is the first, important step all families will take toward any adoptive placement. You will work closely with a qualified social work professional to compile a biography of your family lifestyle and learn about adoptive parenting. This is also the time for required background clearances, references, and establishing the characteristics of the child you will become approved to adopt. Your home study is a central document used by states, USCIS, and international entities to learn about your family when evaluating the placement of a child.

CAS staff will assist you with preparing initial background information and applying for clearances. You will then be assigned a CAS home study worker who lives in your area. You will meet with your worker about 4-6 times over the next several weeks to talk about your family and your plans for adoption. The home study report is ready to be finalized after about 3 months.

Carolina Adoption Services is licensed by the states of North Carolina, South Carolina, and Virginia as a home study provider. Our agency also holds Hague Accreditation, a requirement to complete home studies for international adoptions. We can provide a home study along with placement services for families adopting through one of our programs. We can also provide international or domestic home studies for families working with another placement agency.

Home Study Fees

Clinical Review Fee	\$500
Application Fee	\$300
Home Study for Domestic Adoption	\$1,800
Home Study for International Adoption	\$2,000
Home Study Amendment (<i>Priced according to changes needed</i>)	\$200-\$1,000
Home Study Update	\$650-\$2,000
2nd CAS Home Study Within 5 Years	\$1,000-\$1,600
2nd Home Study Within 5 Years, from Other Agency	\$1,400-\$2,000
Coordination (<i>Applies when CAS is not placing agency</i>)	\$100-\$500
eAdopt Fee (<i>Family and Database</i>) Fee per family	\$150
Additional Professional Services or Counseling	\$125/hour
Heart of the Matter Education (<i>Optional for HS Only</i>)	\$139-\$229
Mileage (Beyond 40 miles round trip)	IRS Rate
Travel (Beyond 1 hour round trip)	\$25/hour

PAYING FOR ADOPTION

RESOURCES AND INFORMATION

Prospective adoptive parents are sometimes concerned about the financial costs of adopting a child. Some may even worry they will not qualify to adopt because of their finances. The truth is, many families adopt internationally every year without placing un-manageable strain on their finances. Some countries do have financial requirements for prospective parents, but many value money management over net worth. At Carolina Adoption Services, we believe every child deserves a family, and every family has the right to choose adoption. We will work with you to find resources that can help cover adoption expenses. In addition to the resources below, information is available on our website by clicking on [Paying for Adoption](#).

How Much Does Adoption Cost?

International adoption costs are determined by many factors and can vary according to the country, characteristics of the child, amount of travel required, and other factors. The total cost of international adoption is generally estimated at \$20,000 to \$40,000 dollars including all adoption fees and travel expenses. International service fees are set by officials governing adoptions in each country. The fees paid to the adoption service provider cover the work of the program coordinator and other staff members who work on your case.

Types of Adoption Financing Resources

- *Tax Credits
- *Adoption Grants
- *Adoption Loans
- *Military Reimbursement
- *Employer Benefits
- *Home Equity & Mortgage Refinancing
- *Fundraising Tools

Adoption Tax Credit

The Federal Adoption Tax Credit helps off-set the cost of adoption for adoptive families who have tax liability. Families are eligible for a credit up to \$13,460 (2016) dollars depending on their tax liability. The total amount can be carried forward for up to 6 years. Some states also have adoption credits. We suggest you speak with your tax preparer about your adoption plan.

Adoption Grants & Loans

Families can get financial assistance for adoption through a wide variety of grants and loans offered by banks, credit unions, nonprofit organizations, and foundations with a mission to support adoption. It is possible for eligible families to secure low- or zero-interest adoption loans up to \$50,000 dollars. A wide variety of children's charities also offer adoption grants to supplement your adoption fund. Grants are commonly awarded in the \$2,000 to \$4,000- dollar range. Individual foundations award grants based on a wide variety of criteria including financial need, the child's characteristics, a family's religious affiliation, or other factors. The resources on the following page are a good starting point for researching your adoption financing plan.

ADOPTION GRANTS AND LOANS



A Child Waits Foundation	achildwaits.org	Grants and loans for families adopting internationally
America's Christian Credit Union	americaschristiancu.com	Loans up to \$50,000 dollars
Associates Home Loan	associateshomeloan.com/adoptiongrant/	Provides a \$1,000 adoption stipend twice a year/ must have a completed home study/Contact CAS for current deadlines
Both Hands Foundation	bothhandsfoundation.org	Grants for older child / special needs adoptions
Families Outreach	familiesoutreach.org	Offers adoption grants Must have completed home study
Gift of Adoption Fund	giftofadoption.org	Grants awarded up to \$10,000 dollars Must show financial need
Help Us Adopt	helpusadopt.org	Grants awarded up to \$15,000 dollars Must show financial need
JSC Foundation	jscfoundation.org	Grants to families, max income \$120k
Lifesong for Orphans	lifesongfororphans.org	Offers both grants and loans
National Adoption Foundation	fundyouradoption.org	Offers both grants and loans No income requirement to qualify
Pathways for Little Feet	pathwaysforlittlefeet.org	Interest-free loans
Show Hope	showhope.org	Offers adoption grants Must have completed home study
The Abba Fund	abbafund.org	Interest-free loans No income requirement to qualify
Reece's Rainbow	reecesrainbow.org	Adoption grants for children with special needs

Additional Resources

Adoption Funder	adoptionfunder.org	Adoption-focused online fundraising
AdoptTogether	adopttogether.org	Adoption-focused online fundraising
Go Fund Me	gofundme.com	Crowdfunding
Military Reimbursement	militaryfamily.org	For active-duty military members
Pinterest	pinterest.com	Creative adoption fundraiser ideas
Resources 4 Adoption	resources4adoption.com	Webinars and resources for adoption financing

PROGRAM CHART



Program	Children	Parent Criteria	Timeline	Travel	Fees*
Armenia 	8 years and older Any age with special medical needs Sibling groups	25 and older, Parents must be at least 18 years older than the child but not more than 50 years older; married couples or single women may adopt an older child.	Dossier to referral: 3-4 months (WC) Up to 36 months (referral)	1st trip: 7 days 3-5 months later 2nd trip: 3-5 weeks	Full Service \$33,110 to \$47,110 Placement-Only \$28,760—\$42,760
Bulgaria 	18 months and up at time of referral. Waiting Children: 7 and older, sibling groups, all ages with special needs	25 and older. Married or single. No more than 50-year age difference between parents and child.	Dossier to registration: 1-2 months. Registration to approval of referral: 2-4 months (WC), 5+ years (Non-SN)	1st trip: 7-8 days 4-6 months later 2nd trip: 10-12 days	Full Service \$22,900 to \$22,580 Placement Only \$19,600 to \$19,280
China 	1 year and older with correctable to non-correctable special needs	Married couples or single Women, 30 or older. Length of marriage is 2 years, or 5 years if either spouse was previously married. No greater than 50 year age difference between child and youngest married parent, or 45 years for single women	Submission of dossier to referral: 5-12 months Referral to travel: 3-7 months	One trip: 14 days	Full Service \$21,050 Placement Only \$17,750
Ghana 	1 year and older, sibling groups, older children (6—12 years) and children with special needs	Couples must be at least 25 years older than the child with a maximum of 55 years. Single women must be of Ghanaian heritage. Couples must be married at least 2 years. Parents cannot have any criminal record	6—12 months from Dossier submission to match to a child 4—6 months from match until finalization	2 Trips: First trip is approximately 4.5-5 weeks. Second trip is approximately 3-4 weeks	Full Service \$27,270 Placement Only \$24,670
Haiti 	1 year and older at time of referral.	Married: couples: Oldest parent at least 30, both parents under 50. Single women: 35—50	Dossier to referral: 3+ years for younger non-special needs children Referral to final trip: 12-16 months	1st trip (upon referral): 2 weeks 2nd trip: 3-5 days	Full Service \$31,760 to \$34,085 Placement Only \$28,460 to \$30,785
Moldova 	2 years and older with special needs. Older children and sibling groups without diagnosed special needs.	25 and older, but no more than 48 years older than child. Married at least 3 years, or single women.	Dossier to referral: 2-9+ months Referral to first trip: 2-4 months	2 trips: First trip 6.5 weeks. Second trip is 1 week 1-2 months between trips.	Full Service \$31,120 to \$31,370 Placement Only \$26,420 to \$26,670
South Korea  <small>In partnership with Family & Children's Agency</small>	Boys approximately 6-12 months old at time of referral	25-44 years old Marriage: 3+ years Residency: NC, SC, VA Review additional requirements with CAS staff.	Packet submission to referral: 0-12 months Referral to travel: 10-12 months	1st trip: each lasting 7 days. 4-10 weeks between trips	Full Service \$6,950 Placement Only N/A Must be Home-
Uganda 	6 months- 12 years at time of referral. Healthy or with special medical needs. Sibling groups.	25-55 years old, married couples or single women Christian faith	Dossier to referral: 3-6 months Referral to travel: Immediate	12-month foster period, then 3-6 months for court, finalization, and Visa processing.	Full Service \$29,500 to \$33,800 Placement Only \$26,550 to \$30,850
Domestic 	Infants. Healthy or with special medical needs.	Program is open only to NC residents. Applicants must be at least 25 years old. CAS follows the USCIS guideline that married couples where one spouse is under 25 years of age may apply for services if the couple has been married at least 2 years	Average wait time is 1-3 years and will vary based on family preferences.	—	Full Service \$27,300 + Birth Mother Expenses Placement Only \$24,400 + Birth Mother Expenses

*Estimates include agency and international fees, home study and post-adoption services. Do not include travel & in-country expenses.