



ADOPTION GRANTS & LOANS

Financial Assistance for Domestic & International Adoption



LS - Matching Grants

- Offer Matching Grants from \$1,000-\$4,000 to help bring a child into a Christian family
 - LS provides family with a ‘support raising’ process to help them gather prayer and financial support for this adoption. Contributions on behalf of a child’s adoption can be tax-deductible.
 - LS matches the funds raised on a “dollar-for-dollar” basis up to specified amount
- Mobilize the Body of Christ (church, family, and friends) to come alongside believers who have been called by God to adopt one or more orphans into their family. The benefits are:
 - Creates a ‘prayer team’ and natural ‘support group’ for each adoptive family
 - Prompts more Christians to consider God may be calling them to adopt

**Key Strategy - mobilizes the Body of Christ and leverages funds to help bridge the financial gap.*



LS - Interest-Free Loans

- Interest-free loans are a tool to help couples overcome the initial ‘cash flow crunch’ of adoption expenses
- Maximizes stewardship, utilizing the Federal Adoption Tax Credit the government offers (of up to \$10,000 per child)
- Couples enter into a covenant agreement to repay the loan through manageable monthly or annual payments.
- Funds can become ‘self-perpetuating’ - where the loan repayments each month will meet the current needs of new adopting families

**Key Strategy - Funds become ‘self-perpetuating’ - where the loan repayments each month can begin to meet the current needs of new adopting families*



Fundraising Support

- There are times when Lifesong doesn’t have funds available for matching grants or loans.
- Even when this is the case, we can still serve you by receiving tax-deductible gifts on behalf of your adoption (utilizing the support raising process) that can be used to pay adoption expenses on behalf of the child.

**Key Strategy - Gives supporters an opportunity to support your child’s adoption in a tax-deductible way.*



Bottom Line: God’s resources can be maximized...

by a combination of the use of matching grants and interest-free loans. If the family has all of its adoption expenses paid by grants, then the family is unable to take advantage of the Federal Adoption Tax Credit (i.e. up to \$10,000) resulting in those funds being lost forever for the furtherance of God’s kingdom. In either scenario, the net effect to the family is the same, but by using a combination of grants and loans, the family and Lifesong are able to partner together in capturing all of the tax credit dollars and recalculating the funds from one family to another until the Lord returns!



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Application Process

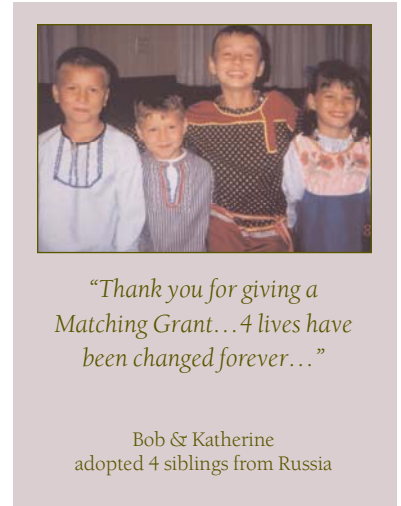
You may request an application after your home-study is complete.

Our goal is for orphan children to be adopted into traditional 2 parent Christian families. We determine the financial assistance to be given based upon the following criteria:

1. Leading of the Holy Spirit
2. Need of the child (special needs, older child, etc.)
3. Financial need of prospective adoptive parents
4. Referral and level of support from local church pastor/leadership
5. Availability of funds in Lifesong

Support Raising Process (for grants)

1. Adoptive families prayerfully make the need known to their local church, family, and friends through a written letter and other methods.
2. Lifesong writes a Letter of Support stating our commitment to come alongside the adoptive parents to help pay the “ransom” to bring a child/children into a forever family, and encourages others support you also.
3. Commit the process to the Lord and see how He chooses to provide for each family!
4. Tax-deductible donations are received and sometimes ‘matched’ by Lifesong.
5. Funds will then be disbursed to your adoption agency, etc. to pay adoption related expenses.



*A higher standard.
A higher purpose.*