Greetings!

Thank you for your interest in adopting a child through Choice Adoptions. The services offered by Choice Adoptions include working with birth parents, recruitment and processing of applications for adoption, home study preparation, and post-placement supervision. Our mission is to lovingly prepare, nurture, and advocate for all those involved in the adoption process, while sharing the love and hope of Jesus.

If you have any questions, please let us know. Congratulations on beginning your adoption journey!

Very truly yours,

GAYLE K. FIDANZO | Executive Director

www.choiceadoptions.org | phone 503-232-1211 | fax 503-232-4756
The National Infant Program is Choice Adoption's domestic infant adoption program. Choice partners with adoption agencies located in several states across the nation to place newborn infants in the homes of Choice Adoptions families. The waiting time for placement through the National Infant Program is estimated at 18-24 months after approval of an adoption home study.

Choice coordinates with more than a dozen agencies across the country that are working with birthmothers who are making an adoption plan and looking for the right family. These partner agencies share family profile books with birth mothers, giving them the opportunity to select the adoptive family. Occasionally, circumstances dictate that Choice Adoptions and the placing agency select a family. When this happens, the agencies work to create a match that will best meet the needs of both the adoptive family and the infant.

Agencies do their best to assure healthy pregnancies by offering prenatal care resources and counseling to birthmothers. However, it cannot be guaranteed that birth mothers will follow the suggestions of their counselors, and often a birth mother is referred late in her pregnancy resulting in little or no prenatal care.

When an agency begins working with a birth mother a medical history is obtained and, if possible, one from the birthfather as well. Adoptive families have the opportunity to provide which health risks or conditions in an infant’s background they will knowingly accept. It is important to understand that Choice Adoptions cannot guarantee the health or of any child.

**Steps to Adopting through the National Infant Program**

**APPLICATION:** The application is the first step in the adoption process. The application can be found at www.choiceadoptions.org or by contacting our office at 503-232-1211. Send in a completed application along with the following documents: the fee listed on the application, two family photos, and copies of government issued ID(s) or passport(s). Please check with us as there may be a waitlist after approval.

**CONTRACT:** Upon approval of the application, and possible waitlist time, Choice will send contracts for services, applications for criminal background clearances, a home study packet, and information regarding the required Domestic Infant Training Course. This information is needed by the social worker conducting the home study. Once the contracts, Choice Adoptions fees and all other required documents and training have been completed and received, a social worker will be assigned to conduct a home safety inspection and interviews to complete the state adoption
home study.

**EDUCATION:** 10 hours of pre-adoption education is required for all adopting families and provides important basic information about adoption-related issues. The Choice Adoptions Domestic Infant Program will provide the necessary training for families to complete. The Choice Adoptions training includes a required one-day Waiting Families Seminar held in our Vancouver training facility.

**ADOPTION HOMESTUDY:** The social worker will conduct the adoption home study, which, in addition to education, includes:

- medical forms
- financial forms
- personal references
- release of information form
- general autobiography
- racial and ethnic heritage
- prenatal and medical background risks
- understanding of transracial parenting issues
- understanding of the grief and loss issues in adoption

The social worker will then submit the completed home study to Choice Adoptions.

**PROFILE BOOK:** After the completion of the home study packet and Domestic Infant Training Course, instruction will be sent for how to create profile book that will be presented to birthparents once the adoption home study is approved. Instructions for designing this profile and a sample are included with the Domestic Infant Training Course. After the study has been approved and the profile book has been completed, the profile will be added to the Choice Adoptions Find A Family page and the matching process will begin. Profile books are sent to those partner agencies according to the budget and preferences set by the pre-adoptive parent(s).

**FAMILY SELECTION:** When Choice Adoptions is notified about a potential match, contact with the pre-adoptive family will be made to discuss details such as medical and social history, legal risks, placement, travel plans, and fees. Choice will send as much information about the birthparents’ background and current circumstances as is available to help in the decision making. If the pre-adoptive parents choose to be considered by the birthparents, Choice will notify the coordinating agency. If pre-adoptive families don’t feel the situation is an appropriate match, it is okay to say no and wait for the next opportunity.

**CHILD ARRIVAL:** Pre-adoptive parents must travel to the state where the baby is born. Most adoptive placements are made 2 to 10 days after the birth of the child. There may be an opportunity to meet the birth parents at this time. Once the placement has been made and the documents with the placing agency have been completed, the adoptive
family will need to remain in the state for interstate approval before returning home. Interstate approval (ICPC) generally takes 2 to 14 days.

**POST PLACEMENT:** After returning home with baby, the social worker will make arrangements for required in-home post placement visits and, in most cases, will recommend finalization proceedings. Some states and/or agencies require more than 2 post placement visits. Choice will coordinate with the placing agency to send the necessary legal documents to the adoptive family attorney. **Families are responsible to initiate the legal finalization with their attorney**, if not done through the placing agency upon placement. Finalization can occur 6 to 12 months after placement.

**NATIONAL INFANT PROGRAM FEE SCHEDULE**

(Oregon / Washington Residents)

**Choice Adoptions Agency Fees:**

(Due prior to home study)

- Application $350
- Adoption home study $1,980
- Post-placement* $800
- Agency fee $5,280
- Domestic Infant Training Course and Seminar $200
- Waiting Families Seminar $300

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Total due prior to referral $8,910 plus mileage (mileage billed at current IRS rate)

Coordination fee (Due at time of match) $2,500

**TOTAL PAID TO CHOICE ADOPTIONS** $11,410

Contract renewal fee (if contract exceeds 2 years) $550

*The $800 represents two post-placement visits at $400 each.

Some states require three or more visits; if this is the case you will be invoiced an additional $400 per post placement.

**National Infant Placement Fees:**

(These are not Choice Adoptions fees and are paid directly to the Placing Agency.)

- **Fees Due at Placement:** $20,000—50,000
- Annual home study update fees $200-800

**Extra Estimated Family Expense fees**

- 12 Profile Books $200
- Lodging/meals for 4-6 days $750
- Airfare for 2 $1,600-2,000
Through a careful home study process we match families who long to parent with birthparents who are facing an unexpected pregnancy and are not able to parent. The birthmother selects a Choice Adoptions waiting family for her baby. Both families decide on the level of openness they want in the placement. Waiting time can depend on many factors, but can generally be 18 to 24 months, or longer, after the approval of a home study. The birthparent may contact Choice from any state to place with one of Choice’s Oregon or Washington families. The Local Program primarily works with birth mothers and adoptive families in the states of Oregon and Washington. However, we sometimes have a birth mother outside Oregon and Washington want to place with one of Choice’s waiting families.

Choice Adoptions encourages an open adoption. The basis of an open adoption is developing a relationship with the birthparents for the well-being of the child. Adoptive parents should anticipate ongoing communication with their baby’s birthparents including pictures, letters, and visits. Families adopting through the Local Infant Program are required to attend a Waiting Families Seminar which provides ongoing education regarding openness, transracial adoption, and gives families a chance to interact with other waiting families.

**Steps to Adopting through the Local Infant Program (Oregon / Washington Families)**

**APPLICATION:** The first step is to complete and submit your application. The following documents must be included with your application: application fee, two family photos, and copies of government issued photo ID cards. Application status will be communicated within 7 days.

**CONTRACT:** Upon receipt of contracts for services and fees, applicants will be sent a letter of instruction, the home study packet documents including: medical and financial forms, adoption education, personal reference form, release of information form, and an outline to assist in writing a general autobiography. This information is needed by the social worker conducting the home study. Once all home study document have been received, a Choice Adoptions social worker will be assigned to conduct interviews, do a home safety inspection, and write the adoption home study.

**EDUCATION:** 10 hours of pre-adoption education is required for all adopting families and provides important basic information about adoption-related issues. This requirement is met by completing the Domestic Infant Training Course and the one-day Waiting Family seminar held in the Vancouver training facility.
ADOPTION HOMESTUDY: A home study will include the following: criminal history clearances, references, medical background, and information about adoptive parents’ heritage and family of origin. The social worker will also discuss grief and loss issues, and prenatal and medical risks that would be a good fit. The social worker will submit the completed home study to Choice Adoptions.

PROFILE BOOK: After completion of the home study packet and Domestic Infant Training Course, a profile book will need to be created that can be presented to birthparents once the adoption home study is approved. Instructions for designing this profile and a sample are included with the Domestic Infant Training Course. After the study and profile book has been approved, it will be added to the Find A Family webpage and the matching process will begin.

THE MATCHING PROCESS: Birth parents select families based on criteria they consider important for their expected baby. After being selected, adoptive families will receive as much background and current medical, genetic, and social information regarding the birthparents as is available. After reviewing the information and consulting with the program director and other trusted advisors, the choice to accept or decline the opportunity to match is made. In most cases, upon acceptance, a match meeting with the birthparent(s) and adoptive parents will be scheduled and facilitated by the birthparent advocate and adoptive parent advocate. Generally, the day following the match meeting, all parties are asked to decide if they would like to commit to the match.

CHILD ARRIVAL: Particular placement arrangements will be discussed between the adoptive parent advocate and the birthmother’s advocate. In most cases, the adoptive family is invited by the birthmother to be a part of the hospital experience in some way. Usually 2 to 4 days after the birth of the child, he or she can be placed directly from the hospital into the adoptive parents’ home.

POST PLACEMENT: The social worker will make two in-home post placement visits and, in most cases, will then recommend finalization proceedings. Once all financial and contractual obligations have been met, Choice Adoptions will consent to the adoption. The necessary legal documents will be sent to a the adoptive parents’ adoption attorney, and will complete finalization. Adoptive families are responsible to retain an adoption attorney to initiate proceedings for legal finalization, as soon as possible at or before placement of baby.

AGENCY FEES: Choice Adoptions’ heart for finding adoptive families for children is reflected in the efforts to keep fees as low as possible. Fees herein are subject to change without notice; please contact the office for current fees. Current estimated fees are $31,460 plus social worker mileage. At contract, $8,910 is paid which includes fees for the application, training course, seminar, home study, post placement supervision, and program development. Birth parent support and placement fees are paid at match and at placement, respectively.
LOCAL INFANT PROGRAM FEE SCHEDULE
(Fees below are subject to change without notice; please contact Choice Adoptions for current fees.)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Application</td>
<td>$350</td>
</tr>
<tr>
<td>Domestic Infant Training Course</td>
<td>$200</td>
</tr>
<tr>
<td>Waiting Families Seminar</td>
<td>$300</td>
</tr>
<tr>
<td>Adoption Home Study (plus mileage)</td>
<td>$1,980</td>
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<tr>
<td>Post-placement reports (2) (plus mileage)</td>
<td>$800</td>
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<tr>
<td>Program development fee</td>
<td>$5,280</td>
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</tbody>
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**TOTAL DUE PRIOR TO HOME STUDY:** $8,910 plus mileage

- Birth Parent Support Fee*: $8,250 Due at time of referral acceptance (“match”)
- Placement Fee: $14,300

**TOTAL CFA FEES** $31,460

**ADDITIONAL FEES:**
- Annual home study update fees: $200-800
- Contract renewal fee (if contract exceeds 2 years): $550

*8,250 is the minimum fee for birthparent support. Families are responsible for all birthparent expenses that exceed this amount. No refund of minimum deposit is available. Medical and legal cost are not included and will be paid separate.

**Extra Estimated Fees**

- 12 profile books: $200
- Finalization attorney fees: $1,500-3,000
Designated Adoption Program
Julie Webb, Program Coordinator
julie@choiceadoptions.org

The Designated Adoption Program is for adoptive families that are connected with a birth family prior to agency involvement. Choice Adoptions will provide the support, advocacy, and relinquishment counseling for the birth family, as well as the education, training, home study, and post-placement services for the adoptive family. If either family is adopting from out of state, Choice Adoptions processes private interstate adoptions in accordance with the Interstate Compact for the Placement of Children (ICPC). All states are members of the ICPC.

Designated Adoption Program Timelines
- Family contacts Choice Adoptions.
- Caseworker will contact the family to answer questions.
- The family fills out an application and submits to Choice Adoptions along with the required documentation.
- The Program Director reviews the application for approval. Please allow 7 business days.
- A home study packet is sent to the family and home study services follow.
- A birthparent advocate is assigned to the birth parent(s).
- The Local Infant Program placement and post placement process is followed.

DESIGNATED ADOPTION PROGRAM FEE SCHEDULE

**Oregon**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
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</thead>
<tbody>
<tr>
<td>Application fee</td>
<td>$350 (non-refundable)</td>
</tr>
<tr>
<td>Home Study — Independent</td>
<td>$2,200</td>
</tr>
<tr>
<td>Expectant Parent Counseling</td>
<td>$5,500</td>
</tr>
<tr>
<td>ICPC Fee</td>
<td>$250</td>
</tr>
<tr>
<td>OR Court Report</td>
<td>$800 (Payable to the State of Oregon)</td>
</tr>
<tr>
<td>Post Placement Report (if applicable)</td>
<td>$400 (per report)</td>
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</tbody>
</table>

**Washington**

<table>
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<tr>
<th>Service</th>
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<tbody>
<tr>
<td>Application fee</td>
<td>$350 (non-refundable)</td>
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<tr>
<td>Home Study — Independent</td>
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<td>Expectant Parent Counseling</td>
<td>$5,500</td>
</tr>
<tr>
<td>ICPC Fee</td>
<td>$250</td>
</tr>
<tr>
<td>Post Placement Report (if applicable)</td>
<td>$400 (per report)</td>
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*BIRTH Parent attorney fees are extra*
The Department of Human Services in Oregon and the Washington State Department of Health and Human Services have hundreds of children in foster care waiting for permanent adoptive homes. The children in state custody have a wide range of special needs resulting from varied backgrounds and life experiences. They may have suffered from physical, emotional, or sexual abuse or neglect. They may have experienced multiple homes and varied family settings, making attachment difficult. Some are physically or mentally delayed. All of them need unconditional love, unlimited encouragement, and total commitment from a family of their own. While it is always the first hope to see children reunited with their biological family, for these children, returning to their families is not possible, or not a safe and stable option. As a result, they have been released to the state for adoption.

Choice Adoptions is committed to helping these modern day orphans find safe, loving homes of their own. Choice has very experienced and dedicated caseworkers who will walk through this process with families every step of the way. Choice Adoptions serves children waiting in foster care throughout Oregon and Washington.

THE WAITING CHILDREN

Children may be viewed at website such as:

Northwest Adoption Exchange
www.nwae.org

AdoptUSKids
www.adoptuskids.org

Heart Gallery of America
www.heartgalleryofamerica.org

Steps to Adopt through the State Foster Child Adoption Program

INQUIRY: The first step is to contact Choice by phone (503-232-1211) or email to discuss any questions you have with a staff member.

APPLICATION: An application will be submitted with the following documents: application fee, two family photos, certificates of any completed pre-adoption training, and copies of government issued photo ID cards.

CONTRACT: Upon approval of your application, a letter of instruction will be sent out along with contracts for services, and information regarding the required special needs adoption training education. Pre-adoptive parents will be asked
to submit the home study packet documents, which include: medical and financial forms, personal references, release of information form, and a brief autobiography. This information is needed by the social worker conducting the home study. Once the contracts, fees, documents, and training certificates have been received, a Choice Adoptions social worker will be assigned to conduct interviews and write the adoption home study.

EDUCATION: Pre-adoption education (Foundations for families living in Oregon, and Caregiver Core Training for families living in Washington state) provides important basic information about adoption-related issues and is required for all adopting families.

STATE FOSTER TO ADOPT PROGRAM FEE SCHEDULE
(OREGON / WASHINGTON FAMILIES)
(Fees below are subject to change without notice; please contact Choice Adoptions for current fees.)

Fees to adopt through this program are $4,350 plus social worker mileage and travel expenses. Some costs may be reimbursed at finalization. Ongoing additional financial assistance may be available for each child. Attractive tax credits are also available through the federal government. See the “Financial Assistance” page on our website (www.christianfamilyadoptions.org) for more information.

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<tbody>
<tr>
<td>Application fee</td>
<td>$350</td>
</tr>
<tr>
<td>Home study fee</td>
<td>$2,300</td>
</tr>
<tr>
<td>Program coordination fee</td>
<td>$1,700</td>
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TOTAL: $4,350 plus mileage

Additional expenses:

- Travel expenses (to represent family at committee): Mileage or actual cost
- Contract renewal fee (if contract exceeds 2 years): $550
- Annual home study update fees: $200-800

Please contact the Choice Adoptions office with questions and to receive current fee information. You can reach Becky Hartman via email bhartman@choiceadoptions.org or phone 503-232-1211.
Choice Adoptions has been completing home studies and post placement reports for over 25 years. Choice Adoptions is licensed in Oregon and Washington state and is able to write home study reports for families living anywhere in both states. After placement, Choice provides supervision and post placement reports to courts. Choice Adoptions is dedicated to providing high quality professional services in an expedited manner. Social workers and are able to begin your study as soon as paperwork is approved and fees are paid.

Home Study Timeline

- A family contacts Choice Adoptions (mail@choiceadoptions.org or 503-232-1211).
- A caseworker contacts the family to answer questions.
- The family fills out an application and submits it to Choice Adoptions along with the required documentation.
- The Program Director reviews the application for approval. Please allow 7 business days.
- A home study packet is sent to the family, including background check forms and adoption education options.
- The family completes the required adoption training and home study paperwork, and Choice Adoptions assigns a caseworker to the family.
- The family will be contacted by the social worker to set up interviews and the required home safety assessment visit to begin their home study.

Home Study Facts

- A home study is a report required by the state and foreign governments for every domestic or international adoption to determine the eligibility of adoptive parents.
- Home studies are valid for 2 years in Oregon and Washington state. Home studies need to be updated after 1 year to update medicals, background checks, and financials.
- A home study can only be used for one adoption (sibling groups are considered one adoption if the children are placed at the same time).
- Home studies are confidential and shared only with the family and professionals involved with the adoption.
- Each type of adoption has a slightly different home study process and requirements. To save time and money, it is important to choose the type of adoption to want to pursue before obtaining a home study.
• During the home study process, a minimum of 10 adoption training hours are required depending on the type of adoption.

• Choice Adoptions has extensive experience working with families from all over the United States and providing home studies for numerous adoptions.

• Choice Adoptions is not an international child placing agency.

**Post Placement Services**

After placement, one or more additional social worker visits and reports are required to ensure that the child and family are adjusting well and are equipped with all necessary resources. The social worker summarizes the visit in a written post placement report. Reports are file with the court. Post placement requirements vary depending on the state, but generally involve 1 to 6 reports. Choice Adoptions has extensive experience in providing post placement supervision and domestic adoptions.

**HOME STUDY AND POST PLACEMENT FEE SCHEDULE**

**(Oregon / Washington Families)**

**Independent Adoptions (child born in the US)**

<table>
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<tr>
<th>Service</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Application Fee</td>
<td>$400</td>
</tr>
<tr>
<td>Home study Fee</td>
<td>$2,200</td>
</tr>
<tr>
<td>Oregon Independent Court report:</td>
<td>Contracted by Oregon DHS</td>
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<tr>
<td>(Court report fees may be paid directly to the State of Oregon or Choice Adoptions – case by case)</td>
<td></td>
</tr>
<tr>
<td>Post Placement fee</td>
<td>$350 per visit/report</td>
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</tbody>
</table>

The number of post placement visits/reports varies depending on the state or country of origin requirements.

**Home Study Updates/Addendums**

New to the area? Switching programs? Choice Adoptions is able to provide home study updates and addendums as needed. The update/addendum price is dependent on the type of documentation, visits, and writing required. Price to be determined on a case by case basis.

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<th>Service</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Fee range</td>
<td>$200-800</td>
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**Finalization of Adoption**

Adoption attorney (Approx.) $1,000-2,500
**Travel Expenses**

Caseworker’s mileage is billed to the family at the current IRS standard rate per mile. Trips over 150 miles round trip require car rental. Actual expenses are billed to the family in lieu of the IRS standard rate per mile. Should an overnight stay or alternate travel arrangements (such as a flight) be needed, the adopting family is responsible for paying the actual and reasonable expenses including travel, food, and lodging.

This list does not cover all the possibilities. Call us at 503-232-1211 for more information and to discuss unique circumstances.

**Affording Adoption**

*The prospect of paying for adoption can be intimidating. Never fear! There are plenty of resources to help make your adoption affordable.*

**Adoption Tax Credit**

This provides a tax credit (an amount that can be deducted directly from the taxes you owe) for expenses incurred in the adoption of a child who is not the child of the taxpayer’s spouse. The adoption tax credit is adjusted each year based upon the cost of living allowance. For 2018, this non-refundable credit is **$13,840**. The full credit will be available to taxpayers with modified adjusted gross income of $194,970 or less and the amount of the available credit phases out to zero as modified adjusted gross income approaches $234,580. For more information regarding the adoption tax credit please contact a tax professional or visit [http://www.irs.gov/taxtopics/tc607.html](http://www.irs.gov/taxtopics/tc607.html)

**Foster Child Adoption**

Most children adopted from foster care are eligible for adoption assistance, (also called a subsidy) in an effort to keep adoption expenses low. This typically includes a medical card and a monthly stipend to care for the child. To learn more, contact our State Adoption Program Coordinator, Becky Hartman at (503) 232-1211, or email becky@choicedoptions.org

**Special Needs Adoptions**

*Angels In Disguise*  - For families adopting children with Down’s Syndrome.
*Shepherd’s Crook Ministries*  - Offers Financial assistance to Christian families who are led to adopt any of the children listed on their website.
*Holt’s Special Needs Adoption Fund*  - Assists families adoption through Holt Adoption Agency who need additional financial support.
*Brittany’s Hope*  - Works closely with multiple adoption agencies who share their mission to find a family for every waiting child.

**Adoption Loans**

Many Credit Unions offer an adoption loan program. Most banks offer home equity loans for adoptions or equity lines of credit with the interest qualifying for a tax deduction. Check with your bank and tax accountant about eligibility for the tax deduction. Some online loan options include:
**Abba Fund** - Provides financial aid to parents who believe God is calling them to grow their families through adoption. Offering interest-free covenant loans.

**Adoption Financing** - Finds the best ways to finance adoption by networking with numerous lenders. Adoption Network Law Center- Adoption Network offers credit-based loans featuring 24-84 month terms. Call 1-800-FOR-ADOPT

**Life Song for Orphans** - Offers interest-free loans to help families overcome the high cost of adoption. As the loans are repaid, new family needs are met...creating a self-perpetuating fund.

**Oxford Adoption Foundation** - Provides low interest loans to eligible families to reach their goal of increasing the number of children who are adopted. 

**Adoption Network Law Center** - Offers credit-based loans featuring 24-84 month terms. Call: 1-800-FOR-ADOPT

**America's Christian Credit Union** - Offers financial solutions and ministries to empower individuals to reach their financial goals while expanding God's Kingdom.

**National Adoption Foundation** - The NAF offers unsecured loans through a revolving $9 million loan bank for adoptive parents.

**TMG Foundation** - They help remove the financial burden of adoption by offering matching grants which encourage the adopting couple’s church family to financially and prayerfully support the adoption. They also offer interest-free loans to eligible families.

**Adoption Grants**

This process usually includes an application. It's not a loan, and you won't need to repay anything!

**Adopt Together** - A non-profit crowdfunding platform.

**Every Child Has A Dream** - Grants for two-parent families with no history of divorce.

**Gift of Adoption Fund** - Preference given to those facing extraordinary financial hardship. Amounts range from $2,000 - $5,000, and are awarded monthly.

**Parents for ME** - Grants for those pursuing parenthood via adoption or medical intervention.

**Open Arms Adoption** - Grant applications are accepted from all applicants- regardless of country, marital status, or other considerations. Awarded biannually.

Boatner Family Foundation - Requires agency approval, a financial statement, and formal application. Grants from $1,000 - $10,000. Inquiries to P.O. Box 132272, The Woodlands, TX 77393

**Families Outreach, Inc.** - Grants for Christian adoptive families.

**Show Hope: ShaoHannah's Hope** - Grants to Christian families.

**Life Song for Orphans** - Matching grants range from $2,000 - $4,000, and encourage the adopting couple's church family to financially and prayerfully support the adoption.


**National Adoption Foundation Grant** - Awarded without exclusion to race, ethnicity, gender, age, sexual orientation, family characteristics, or income.

**God's Grace Adoption Ministry** - Financial assistance awarded to married couples earning less than $60,000 a year.

**Other Options**

**Life Insurance**: Many families borrow from a 401k or Life Insurance Policy to cover the cost of adoption.

**Employee Benefit Programs**: An adoption benefits plan is a company-sponsored program that financially assists or reimburses employees for expenses related to the adoption of a child and/or provides for paid or unpaid leave for the adoptive parent employee. Financial assistance may be reimbursed for specific costs or a set of money, regardless of actual expenses.

**Military Benefits**