



Financial Resources

2026

Please note, inclusion in this list is not an endorsement by ACI. Families should review grant requirements carefully and confirm application deadlines.

Grant Organization:	Type of Adoption(s):	Application Deadline:	Notes:
A Child Waits Foundation (Grants, Loans)	International Domestic	Rolling	Income limit of \$150,000 Grant amounts are typically \$1,000-\$7,500. Open to anyone, regardless of race, age, ethnicity, religion, gender, marital status, sexual orientation or disability.
Adopt Together (501c3 organization that hosts a crowdfunding platform. Grant opportunities available)	International Domestic Foster Care Special Needs	Rolling	Applications are reviewed by the Board monthly.
Cade Foundation's Family Building Grant (Grants)	<i>Domestic Only</i>	February and September	Must have medical diagnosis of infertility. Grant awards of \$10,000.
Chicago Coalition for Family Building (Grants)	International Domestic Embryo	See website	Life Foundation awards grants for eligible costs towards building a family, including adoption. Maximum award is \$10,000. Annual household income must be less than \$200,000 <i>Extensive requirements. See website for details.</i>
Gift of Adoption (Grants)	International Domestic Foster Care Special Needs Relative	There is no application deadline. Families are invited to apply at any time after completing their home study* and before finalization	Gift of Adoption is the largest provider of adoption assistance grants awarded without regard to race, religion, age, marital status, gender, or sexual orientation. Grants of up to \$15,000 are awarded to qualified applicants to remove financial barriers and make possible the adoptions of children in vulnerable circumstances in the U.S. and around the world. Gift of Adoption provides grants to complete domestic, international and relative/kinship adoptions

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Help Us Adopt (Grants)	International Domestic Foster Care Special Needs	Grants are awarded 6 times per year. Application deadlines dates.	Open to couples/individuals (regardless of ethnicity, gender, marital status, race, religion, or sexual orientation) with the cost of their adoptions by awarding grants up to \$30,000. Eligibility & Terms
Milkglass Candle Co. (Grants and fundraising)	International Domestic Foster Care Special Needs	Applications will be accepted August 1st - September 20th	Milkglass Candle Co. is owned and operated by adoptive parents. A portion of their profits will be gifted to one grant applicant annually. Awards are approximately \$1,000.
National Adoption Foundation (Grants and Loans)	International Domestic Foster Care Special Needs	The Foundation's board meets four times a year, during the last week of each quarter, to award adoption grants	Grants range from \$500 - \$2,000 depending on the needs of the family and circumstances.
Stone Family Adoption Assistance Fund (Grants)	International Domestic Foster Care Special Needs	Completed applications are reviewed by the Executive Committee on a quarterly basis.	Applicants are required to demonstrate their financial need based on income and assets. The grants range in size from \$2,000 to \$5,000 depending on the individual circumstances of the grantee.
RELIGIOUS/FAITH BASED			
Show Hope (Grants)	Domestic and International (Hague countries only)	Deadlines: March 31, June 30, September 30, December 31	<i>Must be Christian to apply</i> Grants are awarded between \$3,000 – \$8,000. Please see website for list of requirements
Both Hands Fundraising model based on sponsorships	International Domestic	Rolling	Christian families only. Home Study must be completed.
Ephesians 3:20 Foundation (Grants)	International Domestic Special Needs	September only	Agency will only consider Christian, heterosexual, two parent families. Grants range between \$1,000 and \$5,000.

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Katelyn's Fund (Grants)	International Domestic Special Needs	Application must be received, and the interview must be conducted before travel is complete for international adoptions; 45 days within placement for domestic adoptions	Agency will only consider Christian, heterosexual, two parent families only. Grants may be up to \$3,000 contingent on available resources. Subsequent grants (up to three total grants maximum) will be given as able.
Pathways for Little Feet (Loans)	International Domestic Foster Care Special Needs	Rolling	Interest-free loans provided up to \$10,000
Lifesong for Orphans (Grants, Loans, Crowdfunding platform)	International Domestic	Upon completion of your home study, you are eligible to apply for adoption funding. Complete and submit an application requesting a matching grant or interest-free loan along with fundraising support.	Organization will only consider Christian, heterosexual, two parent families. You may only submit 1 application for assistance per adoption to Lifesong. (This includes any of Lifesong's adoption fund partners.) But 1 application may be used for multiple fundraising opportunities. Lifesong prioritizes families working through licensed adoption agencies
MISCELLANEOUS			
National Military Family Association (Military service members who adopt a child under 18 years of age, including stepchildren, may be reimbursed for qualified adoption expenses up to \$2,000 per adoptive child (up to a total of \$5,000 if more than one child is adopted) per calendar year.)	International Domestic Foster Care Special Needs	Rolling	Qualifications for Reimbursement Eligibility •Service members must be serving on continuous active duty or full-time National Guard duty specifying a period of at least 180 days to apply for reimbursement •Adoptions by single service members as well as married couples are included •Child/Children must be under 18 years of age or physically or mentally incapable of caring for himself or herself •Child/Children may not be the biological offspring of the service member
Abba Fund (Interest-free loans and fundraising platform)	International Domestic Foster Care Special Needs	Rolling	Interest-free loans.
Illinois First Steps	College Savings Program	N/A	College savings starter program that provides a one-time \$50 seed deposit into the 529 college savings account of children born or adopted to Illinois residents.

Adoption Center of Illinois Financial Assistance:

[Adoption Access Program](#)

Applicants with household income under \$125,000 may qualify for a \$1,000 reduction in the Phase I fee through our Adoption Access Program. Applicants must be utilizing ACI for their home study to qualify for this reduction. For more information and to initiate the process, visit ACI's website.

[TAP Family Based Financial Aid](#)

This assistance applies only to ACI's Traditional Adoption Placement (TAP) Program. Families may apply within 60 days after submitting their ACI application and Phase I fee. Any award is credited toward the Phase III placement fee at the time of placement. Additional information can be found on the TAP Family-Based Financial Aid Application.

Additional Resources:

[NCFA: Understanding the Adoption Tax Credit](#)

[Creating a Family: Adoption Tax Credit Course](#)

[NACAC Article: Adoption Tax Credit](#)

[IRS: Understanding the Adoption Tax Credit](#) (Federal tax credit)

[Illinois Dept. of Revenue Bulletin](#) (Illinois tax credit)

[Information on Employee Adoption Benefits Programs](#)