

# Family Resource Center's Domestic Program Overview and Fee Structure

Effective October 1, 2008

Program Structure	Fees & Features
<p><b>Phase I</b> Application Evaluation &amp; Orientation</p> <p>A portion of this fee is refundable pursuant to the "Refund Policy" included in this overview.</p>	<p><b>AEO Fee [sent with application] - \$3,500<sup>1</sup></b>            \$3,150 for returning Illinois families            \$2,500 for out-of-state families with current valid local home study</p> <p>Includes - Initial Application, Home Study or Home Study Update, Orientation and Initial Training and Preparation, and 4 Post Placement Visits for one child.</p> <p>Adoptive Parents (AP's) also receive a Home Study Worker who will be their primary contact.</p>
<p><b>Phase II</b></p> <p><b>Program Participation</b></p>	<p><b>Program Participation Fee - \$3,100</b>  <b>Due at start of Phase II after acceptance into program</b></p> <p>Partial listing of services:</p> <ul style="list-style-type: none"> <li>• Participation in one of the top Yellow Page adoption advertising programs in Illinois directed towards birth parents (BP's)</li> <li>• Support/feedback in the creation of a "family photo" album</li> <li>• Family Profile Albums presented throughout Illinois to all potential placing BP's</li> <li>• Emergency Birth parent response service – staff on call 24 hours per day</li> <li>• Cooperation with wide range of options and other agency resources</li> <li>• Listing of adoptive parent profile at FRC's web site</li> <li>• Birth parent expenses paid by FRC in TAP program – no hidden costs<sup>2</sup></li> <li>• Access to Agency Assisted or Identified Adoption Services</li> <li>• Assistance with understanding and planning individualized outreach &amp; marketing efforts</li> </ul>
<p><b>Phase III - Placement</b></p> <p>There are three ways placement may occur – at the time of placement, fees are assessed based on the program track followed.</p> <p>Please note that there is no guarantee of placement in any adoption program.</p>	<p><b>1] Traditional Adoption Program [TAP] –</b>  <b>Placement fee ranges from – \$6,900 to \$20,900</b></p> <p><b>2] Agency Assisted Program in Illinois –</b>  <b>Placement fee - \$2,500</b></p> <p><b>3] FRC / Internet and Networking Program outside Illinois</b>  <b>Out-of-state coordination fee - \$5,000</b></p>
<p><b>For sample purposes a summary of the total Range of Fees for a "TAP" Placement in Illinois is provided to the right.</b></p> <p>The fees noted to the right take into account Family Based Financial Aid and/or Special Grants that may apply for individuals who are adopting for the first time from FRC and who reside in Illinois. Those adopting a second child or those who reside outside of Illinois would pay somewhat different fees. These differences are noted in Phase I.</p>	<p><b>Total Range of fees for Non African-American [AA] placement</b>  <b>Illinois resident - \$17,500 to \$27,500</b>  <b>Out-of-state resident - \$16,500 to \$26,500</b></p> <p><b>Total Range of fees for African American or AA Bi-Racial placement</b>  <b>Illinois resident - \$13,500 to \$20,500</b>  <b>Out-of-state resident - \$12,500 to \$19,500</b></p>

**Please Note: All fees paid to FRC are non-refundable unless otherwise noted in writing. FRC wants everyone to be aware that all of our fees are reviewed annually by our Board of Directors and are subject to change. Applicants are responsible for obtaining, at their own expense, independent legal counsel in all adoption situations.**

<sup>1</sup> Overall Agency costs are lower for out-of-state residents; however costs and expenses related to travel, lodging, food, etc. are at applicants' expense.

<sup>2</sup> In all FRC programs, Adoptive Parents are responsible for obtaining their own legal counsel at their own expense.

## The three ways that applicants can adopt in FRC's domestic program are:

### 1] Traditional Adoptive Program (TAP) range of fees for placement in Illinois:

Fees paid to FRC in this program cover all costs associated with our work with birth parents and families, other than applicant legal costs. The following schedule reflects payment of Phase I, II, and III fees. See page 1 to find Phase I and II fees which are paid prior to placement. Phase III fees are to be paid at the same time as an official adoptive placement.

Total TAP fees/ non-AA child range from \$17,500<sup>1</sup> to \$27,500

The total range in fees is influenced by the possible provision of up to \$10,000 in Family Based Financial Aid.

Total TAP fees / Bi-racial / AA child range from \$13,500<sup>1</sup> to \$20,500

The total range in fees is influenced by the possible provision of up to \$7,000 in Family Based Financial Aid and a "special grant" of \$7,000.

The two kinds of "financial aid" or "grants" FRC offers families working in this program are:

1] A Special Grant of \$7,000 is always applied towards placement fee of \$20,900 for children who are part African-American and full African-American children. This "special grant" results in an adjusted placement fee of \$13,900 for these children.

2] Family based "financial aid." This aid is administered by FRC's board of directors and takes into account a family's income, their assets, special circumstances and the number of dependents in their home.

### 2] Agency Assisted Placement (in Illinois)<sup>1</sup>:

This option applies when a family identifies a Birth Parent residing in Illinois who is considering placing a child for adoption with them. In this program, if an adoption is consummated the approximate total fees paid to the agency (FRC) would be \$10,000. This includes payment of Phase I and II fees, and a Phase III Agency Assisted Program placement fee of \$2,500. It also includes a Birth Parent Counseling Fee (\$1,000 for first 15 hours / \$90 per hour thereafter). The placement fee is only paid if the adoption is successful. Birth Parent expenses and basic staff expenses (mileage, time) when approved by applicants, are paid by potential adoptive parents and are not recoverable if no placement occurs.

### 3] Out-of-State Placement / via FRC's Internet Parent Profile & marketing:

This option applies when a Birth Parent who does not live in Illinois contacts FRC either through FRC's web site or outreach and marketing efforts and this contact results in a connection being made between a potential adoptive parent in any FRC program and the contacting Birth Parent(s). FRC staff will assist birth parents by providing adoption counseling over the phone and/or internet and options for being "matched" with potential adoptive parents working with FRC. When potential adoptive parents are "matched" with birth parents and they wish to proceed, they will pay FRC one half of FRC's \$5,000 **OUT-OF-STATE COORDINATION FEE** [\$2,500]. This portion of the Out-of-State Coordination Fee is paid each time a "match" is accepted. If an adoption does not result from this match no additional fee is paid. If the "match" results in potential adoptive parents adopting a child, the second portion of the Out-of-State Coordination Fee [\$2,500] is paid. The second portion is paid after the identified birth mother executes surrenders for adoption or its equivalent in the state where she resides. The Out-of-State Coordination Fee covers a range of services including but not limited to providing adoption counseling to birth parents and support to potential adoptive parents. FRC will help to identify resources that are needed to complete an adoption in the state where the child is living and will assist applicants in understanding the overall process and anticipating projected costs and expenses.

## Traditional Adoption Program Fee Chart

Explanation and Overview of Special Grants and Family Based Financial Aid<sup>1</sup>

	Non-African American Children	African American or Bi-racial Children
<b><u>Basic Fees</u></b>		
<b>Phase I:</b> Application, Evaluation & Orientation Fee	\$3,500	\$3,500
<b>Phase II:</b> Domestic Program Participation Fee	\$3,100	\$3,100
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<b>Combined Phase I &amp; Phase II</b>	\$6,600	\$6,600
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<b>Phase III:</b> Placement	\$20,900	\$20,900
Special Grants (SG)	- 0 -	-\$7,000
Adjusted Placement Fee (after applying Special Grants)	\$20,900	\$13,900
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Maximum Family Based Financial Aid (FBFA) <sup>3</sup>	-\$10,000	-\$7,000
Lowest adjusted Placement Fee (after applying maximum SG & FBFA)	\$10,900	\$6,900
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<b>Range of Total Fees (Combines Phase I, II &amp; III)</b>		
	\$17,500	\$13,500
	to	to
	\$27,500	\$20,500
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### **Sibling Placements (applies when siblings placed concurrently)**

<b>Placement Fees (will not exceed)</b>	\$31,350	\$20,850
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When two children from the same birth mother are placed at the same time, placement fees are determined on the following basis. Applicants will either pay 1.5 full placement fees or two full placement fees minus Family Based Financial Aid and Special Grant. It is possible that applicants who are not eligible for Family Based Financial Aid for the placement of one child could be eligible for Family Based Financial Aid for the placement of siblings.

### **NOTE ABOUT APPLICATION FOR FAMILY BASED FINANCIAL AID:**

In order to be considered for FRC's Family Based Financial Aid applicants must submit an application for financial aid within 60 days after the date their initial application was received by FRC. Requests for consideration of Family Based Financial Aid will not be considered after this time.

<sup>3</sup> Special Grants and Family Based Financial Aid may not total more than \$14,000 for the adoption of one child.

## **Description of Special Grants and Family Based Financial Aid**

The purpose of providing the attached information is to clarify for potential adoptive parents the kinds of financial aid and grants that (FRC) offers. FRC offers this aid out of a commitment to: 1) finding qualified, permanent loving families for all children being placed for adoption, regardless of the child's ancestry or special medical needs, and 2) keeping the costs of adopting affordable to a wide range of individuals and couples in our society. The financial aid and special grants described below only apply towards placement fees assessed in FRC's Traditional Adoption Program.

### **Special Grants for African-American and Bi-racial Children**

In an effort to promote and facilitate the placement of African-American children and children who are part African-American, the board of directors of Family Resource Center created a Special Grants program. This program provides "non-cash" grants that apply towards placement fees assessed in FRC's Traditional Adoption Program for the placement of an African American or Biracial child. These grants are assigned to children and apply regardless of the potential adoptive parents' economic position.

- The special grant for adopting children who are African American or part African-American (bi-racial) is \$7,000. This is a set fixed amount. Family Based Financial Aid may also apply toward these adoptions. The combined Special Grant and Family Based Financial Aid applied may total no more than \$14,000. Therefore, total fees for adopting African American or bi-racial children range from \$13,500 to \$20,500.

### **Family Based Financial Aid (FBFA) – only offered in conjunction with the TAP program**

Because of its commitment to ensure that Family Resource Center's adoption programs are accessible, FRC's board of directors created a Family Based Financial Aid program that looks at potential adoptive family's financial needs. It is not an income-based sliding scale. FRC's Family Based Financial Aid program resembles college financial aid. This program, managed by FRC's volunteer board, takes into account a variety of factors including, but not limited to, a family's income, their assets, extenuating circumstances and extraordinary medical expenses, and the number of dependents in their home. Financial aid applications are made available during the initial application interview. All potential adoptive parents are invited to complete and send in these forms, with the understanding that not all families will be awarded aid.

- Family Based Financial Aid (FBFA) may range from \$500 to as much as \$10,000. Therefore, the total fees for adopting a child (other than those of African-American ancestry), including fees paid prior to placement, ranges from \$17,500 (with maximum FBFA) to \$27,500 (with no FBFA).

### **Complex Medical Needs / examined on a situation by situation basis**

FRC's programs of Special Grants and Family Based Financial Aid have reduced placement fees by more than \$1,000,000 over the last 20 years. Partial or full fee waivers are commonly provided by FRC to potential adoptive parents interested in adopting children with special complex medical needs. These waivers are considered on a case-by-case basis and are determined by FRC's Executive Director in consultation with FRC's board of directors.

### **NOTE ABOUT APPLICATION FOR FAMILY BASED FINANCIAL AID:**

In order to be considered for FRC's Family Based Financial Aid applicants must submit an application for financial aid within 60 days after the date their initial application was received by FRC. Requests for consideration of Family Based Financial Aid will not be considered after this time.

## Additional Domestic Program Options:

### Home Study Services Only & Agency Assisted Adoption Services Only Services & Fees

These services and fees are offered to individuals and couples who approach Family Resource Center [FRC] with a request for a discrete set of services. Some come to FRC only seeking Home Study Services. Others come to FRC because they have made contact with birth parents in Illinois and they are seeking assistance with the overall adoption process – for a specific adoption.

In both situations, these individuals and couples are not seeking to participate in the larger set of FRC programs – domestic or international. At a later time they may choose to join either or both of those programs and would then be assessed and charged additional fees consistent with those previously noted in this overview.

Services	Fees Effective October - 2008	Notes
<b>Phase I - Agency Assisted Services Application Evaluation Orientation</b>	\$3,500	\$2,500 for families from out-of-state or with valid local home study.
Birth Parent Services	\$1,000 / \$90 per hr <sup>4</sup>	
Expense Fund	\$2,500	These are funds deposited with FRC that are used to meet Birth Parent and related expenses.
Placement	\$2,500	Paid at the time of placement
<b>Total Minimum Fee with Placement</b>	<b>\$7,000</b>	
<b>Home Study Services Application Evaluation Orientation Fee</b>	<b>\$3,500</b>	Includes, Application, Home Study, and 4 Post Placement Visits for one child.
Home Study Update	<b>\$3,150</b>	
<b>Court Report</b>	<b>\$250</b>	Fee only assessed when court report is requested

## Other adoption options:

FRC is also pleased to provide **Home Study Services** to families working with out-of-state agencies with other international and domestic adoption programs.

<sup>4</sup> \$1,000 for first 15 hours/\$90 per hour thereafter

## Family Resource Center's Refund Policies

In the spirit of transparency, and in order to avoid any confusion, FRC wants applicants to know what fees are refundable and under what circumstances. Unless otherwise stated below all fees paid to FRC are non-refundable. In three of the following four situations outlined below, FRC fees or "expenses" are refundable provided that those fees or expenses meet the criteria set forth in each applicable section.

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### I. Phase I or Home Study Fee

A portion of the Phase I or Home Study Fee is refundable under the following circumstances:

A] If an applicant submits an application to FRC and withdraws<sup>5</sup> it within 72 hours of the time it has been received by FRC, all but \$250 of the Phase I or Home Study Fee is refundable.

B] If an applicant submits an application to FRC and withdraws it within 21 days of the time it has been received by FRC, all but \$1,000 of the Phase I or Home Study Fee is refundable.

C] There shall be no refund of the Phase I or the Home Study Fee once an FRC worker enters an applicant's home and begins an in-home visit and interview even if this interview and visit begins prior to the 21 day period referenced above in section [B].

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### II. FRC's TAP Program Placement Fee

FRC's TAP Program Placement Fee is refundable under the following circumstances:

In legal risk situations involving unknown putative fathers, the actual amount of the placement fee paid by an adoptive parent(s) will be fully refunded by Family Resource Center in the event that the adoptive placement of the child is reversed prior to the finalization of the adoption, due to (1) a successful legal challenge brought by a putative/biological father and (2) loss of custody of the child by the adoptive parent(s). This refund will be made by FRC to the adoptive parent(s) within 60 days after **both** the entry of the final court order and the return or surrender of the child to FRC or the putative/biological father. The 60 day period will begin after the second of the aforementioned events occurs.

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### III. Agency Assisted Program "Expense Fund"

This section only applies to participants in FRC's Agency Assisted Adoption Program. The unused portion of an applicant's "Expense Fund" in FRC's Agency Assisted Adoption Program is refundable as per the terms set forth in FRC's Agency Assisted Adoption Program Agreement entered into between FRC and program participants/applicants and signed by the applicants.

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### IV. No other FRC fees are refundable

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<sup>5</sup> An applicant's application shall be considered "withdrawn" by FRC when a) the applicant(s) sends a timed and dated email concurrently to FRC's Executive Director and Associate Director indicating their desire to withdraw their application, and, b) when this email is followed by a "withdrawal notice" letter to FRC's office, sent via certified mail and postmarked within one business day of the date the "withdrawal notice" email was sent.