



6323 South East Street • Indianapolis, IN • 46227
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mljadoptions.org

Bulgaria Program Adoption Fees

Adoption Application

\$395

**1st
Payment**
\$4,100

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1 st portion)	\$2,750
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee *See additional fees on page 9.	\$500
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

**2nd
Payment**
\$5,350

Due Upon Completion of Home Study Draft Usually about 2-4 months after the First Payment	
Agency Fee (2 nd Portion)	\$2,750
Dossier Assistance/Review	\$2,600

**3rd
Payment**
€2,850

Due Upon Dossier Submission Usually about 2-4 months after the Second Payment	
Foreign Country Program Expenses (1 st Portion)	€2,850
See Fees Paid Abroad on page 4.	
*If you are pursuing a Waiting Child through Alista , first portion of payment will be explained on page 7.	

**4th
Payment**
€1,900 +
\$1,650

Due Upon Receiving Referral Timeline depends on when a family is matched with a child.	
Foreign Country Program Expenses (2 nd Portion)	€1,900
Post-Adoption Agency Services	\$1,650
Families residing in an MLJ licensed state will add \$1,800 for four post-adoption reports and visit.	
See Fees Paid Abroad and Post Adoption Fees on page 6.	
*If you are pursuing a Waiting Child through Alista , second portion of payment will be explained on page 7.	

**5th
Payment**
€4,750

Due Upon Completion of Court Process Usually about 2-4 months after the 4 th Payment.	
Foreign Country Program Expenses (3 rd Portion)	€4,750
See Fees Paid Abroad on page 4.	
*If you are pursuing a Waiting Child through Alista , third portion of payment will be explained on page 7.	

Fees paid to and through MLJ Adoptions

\$11,495 plus €9500

Estimated cost of third party payments and travel on following pages

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for.

If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a

relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$1,800 to the fourth payment for four (4) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit the [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are not refundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees, costs and requirements are subject to change over the course of the adoption process. I expressly agree to complete post-adoption reports, as required by Bulgaria.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third & Fifth Payment (Fourth Payment)

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Bulgaria fees paid to foreign provider (pass through fees) are as follows:

Translation, legalization, and copies of documents	Up to €2000	Vesta
State fee payable to the account of Sofia City Court for suit initiation	€13.5	Vesta
State fee for certified copy of court decree, payable to the account of Sofia City Court	€25	Vesta
State fee payable to the account of the Ministry of Justice	€25	Vesta
State fee payable to the account of the Ministry of Interior	€25	Vesta
State fee payable to the account of the Municipality, Triadistsa Region, at the inhabited location of Sofia City	€32	Vesta
Notary fees	€25	Vesta
Fees for legal representation	€600	Vesta
Post-adoption reports	€1000	Vesta
Financing for the NGO holding the referred child's file in relation to its work as a foreign provider of MLJ Adoptions under the international adoption program	€5800	Vesta

How are fees paid abroad?

Families will receive an invoice in US Dollars calculated with the exchange rate in place on the date the invoice was created. Please note that exchange rates fluctuate from day to day. All foreign country program fees will be wired to the appropriate NGO by MLJ Adoptions.

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to Home Study Provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Authentications paid to Secretary of State	\$55 average of CA, NY, IN & TX
Authentication charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for extensions	\$325
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600

Re-adoption/Adoption in state of residence	\$800 - \$1,500
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These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. The Ministry of Justice in Bulgaria or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two trips of two adults and one child is **estimated to be between \$7,500 and \$10,000**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents Round trips	\$950 - \$1,200 round trip per person
Airfare – Child One Way	\$500 - \$1,200
Accommodations	\$89 - \$130 per night
Airport transfer	\$69 round trip
Translator services	\$65 per day
Transportation in-country	\$200 - \$500 per trip
Meals and other in-country expenses	\$1,000 - \$1,500 per trip
Escort, if applicable	€1000 plus airfare, lodging, other expenses

Fourth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$1,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/ Facebook Support Group/Resources/Additional Service Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Bulgaria?

Currently, Bulgaria requires agency-completed reports at six months, 12 months, 18 months, and 24 months from the date of placement with at least ten printed photos to include pictures of the whole family and pictures of the child alone. Reports must be notarized and apostilled. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Bulgaria?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

WAITING CHILD ADOPTION

MLJ Adoptions maintains the Waiting Child Photolisting. Should you choose to adopt a child(ren) from this list, your first and second payment will be due together to begin your adoption process. If your waiting child is through the Bulgarian agency Alista, see below for their program fees:

3rd
Payment
€1500

Due Upon Dossier Submission	
Alista 1 st Portion	€1500

4th
Payment
€3500 +
\$1,650

Due Upon Referral Acceptance	
Alista 2 nd Portion	€3500
Post-Adoption Agency Services	\$1,650

5th
Payment
€3500

Due Upon Completion of Court Process	
Alista 3 rd Portion	€3500

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt two or more siblings. Clients adopting a second or subsequent children will not pay any additional agency fees to MLJ Adoptions provided the additional adoption(s) occurs prior to or concurrently with the adoption of the first child. Families, however, will pay foreign country program expenses and post-adoption costs for the second child and subsequent children as outlined below. These fees do not include additional medical services, immigration or travel expenses.

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Third Payment
No Applicable Agency Fees

**4th
Payment**

Due Upon Receiving Referral	
Foreign Country Program Fee	€4250 per additional child
IAAME Monitoring & Oversight Fee	\$500 per additional child
Post-Adoption Report Administration Fee	\$500 per additional child
Four post-adoption reports <ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$50 per report per additional child

Fifth Payment
No Applicable Agency Fees

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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Burkina Faso Program Adoption Fees

Adoption Application \$395

**1st
Payment
\$4,900**

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1st portion)	\$3,550
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee	\$500
*See additional fees on page 9 & 10.	
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

**2nd
Payment
\$5,250**

Due Upon Completion of Home Study Draft <i>Usually about 2-4 months after the First Payment</i>	
Agency Fee (2nd Portion)	\$2,650
Dossier Assistance/Review	\$2,600

**3rd
Payment
\$6,800**

Due Upon Dossier Submission <i>Usually about 2-4 months after the Second Payment</i>	
Foreign Country Program Expenses (1st Portion)	\$3,800
Translations/Authentications/Shipping	\$3,000
See Fees Paid Abroad on page 4 and 5.	

**4th
Payment
\$5,023**

Due Upon Referral Acceptance <i>Timeline depends on when a family is matched with a child.</i>	
Foreign Country Program Expenses (2nd Portion)	\$3,763
Six Months Orphanage/Foster Home Support (\$210/month)	\$1,260
See Fees Paid Abroad on pages 4 and 5.	

**5th
Payment
\$5,413**

Due 14 Days Prior to Travel <i>Usually about 8-12 months after the 4th Payment.</i>	
Foreign Country Program Expenses (3rd Portion)	\$3,763
Post-Adoption Agency Services	\$1,650
Families residing in an MLJ licensed state will add \$450 per post-adoption report and visit. Please see page 6 & 7 for country requirements.	
See Fees Paid Abroad and Post Adoption Fees on page 6 & 7.	

Fees paid to and through MLJ Adoptions \$27,781 Estimated cost of third party payments and travel on following pages

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Sincerely,

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Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

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Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$450 to the fourth payment per post-adoption report. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

Second Payment

Which fees are paid to MLJ and what are they for?

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What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply. Home study update is required annually and in the event of any household changes.

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500
Care package carried by staff member	\$75/care package
Care package shipped via DHL	Actual DHL fee for shipping

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

**Third Payment
(Fourth & Fifth Payment)**

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. For additional wires that are made at the request of adoptive families for additional services, a \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Burkina Faso fees paid to the foreign provider (pass through fees) are as follows:

Open file at Foreign Provider's office	\$200	Ali Neya
File adoption-related court petitions including attorney, administrative and transportation expenses	\$2,500	Ali Neya & Court
Obtain birth certificate including attorney, administrative, transportation and passport fees	\$900	Ali Neya
Certificate of Non-Appeal, Certificate of Non-Opposition, and Certificate of Nationality	\$600	Ali Neya
Obtain child's Exit approval	\$300	Ali Neya
File and oversee case at the Ministry including facilitating family appointments and post-adoption reporting and all fees due to the Ministry	\$2,500	Ali Neya
Establish criminal history report for passport, required stamps, taxes, and copies & binding	\$501	Ali Neya
Cost of child visa / US Embassy	\$325	Adoptive Parents
Coordinate with orphanage or foster home for periodic photo updates, video-chats when available, delivery of interim care payments & care packages, (Attorney services & transportation; Embassy required medical, delivery of documents to the US Embassy.	\$1,500	Ali Neya
Provide in-country support to families	\$2,000	Ali Neya

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to Home Study Provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Birth Certificates / Marriage Certificates Fees may vary – check with your state's Vital Records Office	\$10 - \$20
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for apostille services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$325
U.S. Legal Services, if applicable	Varies

Paid to an independent attorney	
USCIS Application for Extensions or changes	\$325
Post-Adoption Reports in your state of residence	\$400 - \$600
Paid to your home study provider	
Re-adoption/Adoption in state of residence	\$800 - \$1,500
Customary contribution to adoption celebration paid to orphanage or foster home.	\$100

These fees are estimates only and may change at any time. Additional expenses may include medical services, wiring fees and mailing of update documents. Ministère de l'Action Sociale et de la Solidarité Nationale or the U.S. government may request additional information or documents which may require additional expense. In the Burkina Faso program, there is limited medical information given. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for one trip of two adults and one child is **estimated to be between \$7,500 and \$10,000**. Families can expect to spend approximately fifteen days in Burkina Faso. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$1,600 - \$2,400 per person
Airfare – Child One Way	\$1,200 - \$2,000
Accommodations	\$200 - \$300/night
Ground transportation in-country	\$1,000 - \$2,000 per trip
Optional cost for driver & translator for recreational outings	\$65 - \$100 per day

Fourth Payment

What is the orphanage/foster home support fee?

The orphanage/foster home support fee includes childcare supplies, housing and staff expenses. If the child is in interim childcare beyond six months, families will be invoiced \$210/month on the seventh month and thereafter until the child comes home. Please understand this time frame is unknown and parents are responsible for the fees associated with the care of the child until placement occurs. This amount is paid to Ministère de l'Action Sociale et de la Solidarité Nationale, who is responsible for the child's care pending placement. (Average estimated time the child will spend in orphanage/foster home is approximately 12 months totaling \$1,260)

Fifth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$1,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Burkina Faso?

Currently, Burkina Faso requires agency completed reports at six months, 12 months, 18 months, and 24 months from the date of placement and then annually from the date of placement until the child turns 18, with at least ten printed photos to include pictures of the whole family and pictures of the child alone. Reports must be notarized and apostilled. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Burkina Faso?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child from Burkina Faso, though referrals for sibling groups and for two unrelated children at the same time are rare. These fees do not include additional medical services, immigration or travel expenses.

Families who are matched with a sibling group or two unrelated children from the waiting child list will pay the following fees if the adoptions occur at the same time:

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Fifth Payment
No Applicable Agency Fees

4th Payment	Due Upon Acceptance of Additional Child Referral	
	Foreign Country Program Fee (First Portion)	\$6,115
	Six Months Orphanage/Foster Home Support	\$1,260
	IAAME Monitoring & Oversight Fee	\$500 per additional child

5th Payment	Due Monthly from Month Seven Until Adoptive Parents Travel	
	Orphanage/Foster Home Support	\$210/month
	Due with Fourth Payment, 14 Days Prior to Travel	
	Foreign Country Program Fee (2 nd Portion)	\$3,100 per additional child
	Post-Adoption Administration Fee	\$500 per additional child
Four post-adoption reports		
<ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$50 per report per additional child Varies by provider	

Families may choose to pursue the adoption of a subsequent child (or children) after the adoption of a first child is completed in-country. The family must submit a new dossier and will pay the following fees:

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

3rd Payment	Due Upon Submission of New Dossier to <i>Ministère de l'Action Sociale et de la Solidarité Nationale</i>	
	Agency Fee (First Portion)	\$3,300
	Translations/Authentication/Shipping	\$3,000
4th Payment	Due Upon Acceptance of Additional Child Referral(s), per Child	
	Foreign Country Program Fees (First Portion)	\$6,115
	Six Months Orphanage/Foster Home Support	\$1,260
	IAAME Monitoring & Oversight Fee	\$500
	Due Monthly from Month Seven, per Child	
	Orphanage/Foster Home Support	\$210/month
5th Payment	Due 14 Days Prior to Travel, per Child	
	Foreign Country Program Fees (Second Portion)	\$3,100
	Post-Adoption Report Administration Fee	\$500
	Post-Adoption reports <ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$50 per report Varies by provider

Families will likely make a second trip to Burkina Faso to bring the additional child(ren) home, so they should expect additional travel costs.

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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Haiti Program Adoption Fees

Adoption Application \$395

1st Payment \$4,100	Due with Service Agreement to Begin the Adoption Process	
	Agency Fee (1st portion)	\$2,750
	Home Study Review/Education	\$850
	IAAME Monitoring & Oversight Fee *See additional fees on page 8.	\$500
Families residing in an MLJ licensed state will add \$1,625 for the home study.		

2nd Payment \$6,350	Due Upon Completion of Home Study Draft <i>Usually about 2-4 months after the First Payment</i>	
	Agency Fee (2nd Portion)	\$3,750
	Dossier Assistance/Review	\$2,600

3rd Payment \$4,431	Due Upon Dossier Submission <i>Usually about 2-4 months after the Second Payment</i>	
	Foreign Country Program Expenses (1st Portion)	\$3,431
	Translations/Authentications	\$1,000
	See Fees Paid Abroad on page 4.	

4th Payment \$10,307	Due Upon Referral Acceptance <i>Timeline depends on when a family is matched with a child.</i>	
	Foreign Country Program Expenses (2nd Portion)	\$3,107
	Annual Creche Support Fee	\$7,200
	See Fees Paid Abroad on page 4.	

5th Payment \$3,273	Due 14 Days Prior to Final Travel <i>Usually about 12-14 months after the 4th Payment.</i>	
	Foreign Country Program Expenses (3rd Portion)	\$1,623
	Post-Adoption Agency Services	\$1,650
	Families residing in an MLJ licensed state will add \$4,050 for nine post-adoption reports and visit.	
See Post Adoption Fees on page 4.		

Fees paid to and through MLJ Adoptions \$28,856 Estimated cost of third party payments and travel on following pages

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for. If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$4,050 to the fourth payment for nine (9) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing

their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit the [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500
Care package carried by staff member	\$75/care package
Care package shipped via DHL	Actual DHL fee for shipping

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family’s adoption abroad. A \$75 bank processing fee will be charged to families for

each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Haiti fees paid to the foreign provider (pass through fees) are as follows:

Client legal services	\$2,200	Rose-Berthe Augustin
Authorized agency representation	\$2,200	Rose-Berthe Augustin
Administration, processing and legalization fees for the dossier's submission	\$1,431	IBESR
Compilation of the Child's Dossier	\$138	IBESR
Psychologist, Doctor & Social Worker Fees	\$1,769	IBESR
Obtain child passport including attorney, administrative, transportation and passport fees	\$131	Notary Public, Tax Director & Rose-Berthe Augustin
Court of First Instance/Juvenile Court	\$215	Juvenile Court
Obtain exit authorization including attorney, administrative, transportation and immigration fees.	\$77	IBESR & Rose-Berthe Augustin
Annual Crèche Support Fee	\$7,200	Crèche

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to Home Study Provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for extensions	\$325
Post-Adoption Reports in state of residence Paid to your Home Study Provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. IBESR or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 - 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two trips of two adults and one child is **estimated to be between \$5,000 and \$7,500**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$700 - \$1,000 round trip per person
Airfare – Child One Way	\$300 - \$500
Accommodations	\$75 - \$110/night

Ground transportation, meals, translator and other expenses	\$1,500-\$2,000 per trip
Optional cost for driver & translator for recreational outings	\$60 - \$\$75 per day

Fourth Payment

What is the annual crèche support fee?

The Annual Crèche Support fee is managed, distributed and monitored by IBESR (Haiti’s Central Adoption Authority) for the care of the child in Haiti. The fee includes, but is not limited to, costs for food, clothing, shelter, medical care, foster care creche services, and any other services provided to the child.

Fifth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$1,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Haiti?

Haiti requires that adoptive parents provide post-adoption reports on the status of children adopted from Haiti for a period of eight years. This series of up to nine (9) reports is designed to show the evolution and integration of the child within his/her adoptive family and environment. They are due at the following time intervals: six (6) months after the child’s arrival with his/her adoptive family, then following at the 12 months/1 year mark, then once a year for 7 consecutive years. The reporting requirements end when the child turns 18. The last five reports may be completed by an entity other than your authorized adoption service provider, and can be submitted directly to IBESR by the adoptive parents. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family’s state of residence and proof of receipt of the child’s certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Haiti?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt two unrelated children or siblings. These fees do not include additional medical services, immigration or travel expenses.

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

**3rd
Payment**

Due Upon Acceptance of Additional Child Referral	
Foreign Country Program Fee (First Portion)	\$5,962
Six Months Orphanage/Foster Home Support	\$7,200
IAAME Monitoring & Oversight Fee	\$500 per additional child

**4th
Payment**

Due Upon with Fourth Payment, 14 Days Prior to Travel	
Post-Adoption Report Administration Fee	\$500 per additional child
Nine post-adoption reports <ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$50 per report per additional child Varies by provider
IAAME Monitoring & Oversight Fee	\$500 per additional child

Fifth Payment
No Applicable Agency Fees

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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Individualized Country Program Estimated Adoption Fees

Adoption Application
\$395

1st Payment
\$4,100

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1st portion)	\$2,750
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee *See additional fees on page 8.	\$500
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

2nd Payment
\$3,400

Due Upon Receipt of 1-600 Provisional Approval Draft <i>Usually about 2-4 months after the First Payment</i>	
Agency Fee (2nd Portion)	\$1,750
Post-Adoption/Post-Placement Administration	\$1,150
Post-Adoption/Post-Placement Refundable Deposit	\$500
Families residing in an MLJ licensed state will add \$1,350 for three (3) post-adoption or post-placement reporting.	

Fees paid to and through MLJ Adoptions before legal fees
\$7,895
Estimated cost of third-party payments on following pages

Each Individualized Country Program (ICP) case is unique. Some ICP cases will require all of the services set forth below, while others may require fewer services. MLJ Adoptions has contemplated many of the most common adoption services within this fee schedule and has provided the estimated cost associated with such services. If you have questions as to whether your case requires a specific service itemized below, please do not hesitate to contact us.

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and overwhelm right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for.

If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon
Executive Director

Fees Paid to MLJ

When is the application fee due? (\$395)

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which agency fees are paid to MLJ and what are they for? (\$2,750 in first payment and \$1,750 in second payment)

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee? (\$500)

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state with respect to home study services?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption or post-placement reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study, post-adoption reports or post-placement reports directly. Your family will be responsible for obtaining home study services and required post-adoption reports or post-placement reports from a Hague Accredited service provider within your state. MLJ must approve the provider and enter into a relationship with them so that we may work

collaboratively with you and your provider towards the successful completion of your home study and post-adoption or post-placement reporting services.

Families residing in an MLJ licensed state (add \$2,825 + mileage). These families will add \$1,625 to their first payment for home study services and add \$1,350 to the fourth payment for three (3) post-adoption reports. These post-adoption or post-placement reports are to be completed at six (6) months, twelve (12) months, and twenty-four (24) months after arrival home. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update, post-adoption and post-placement visit. If the child's country of origin requires any additional post-adoption or post-placement requirements, it will be indicated below and charged at a rate of \$450 per report + mileage.

Families who do NOT reside in an MLJ licensed state will pay their in-state provider directly for home study, post-adoption and post-placement reports.

What does my education and home study review fee pay for? (\$850)

This pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

Fees Paid to Third Parties

SOCIAL SERVICES FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

**For non-MLJ Licensed state families only*

***For non-MLJ licensed state families only: How do I select a home study/post-adoption/post-placement provider if I do not live in an MLJ licensed state?**

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

***For non-MLJ licensed state families only: How much will the home study/post-adoption/post-placement reports cost?**

Families who do not reside in an MLJ licensed state will pay their in-state provider directly for home study, post-adoption and post-placement reports. Families completing a home study,

post-adoption or post-placement report with a different provider should consult that provider regarding any travel cost associated with visits to their home. The cost of home study, post-adoption and post-placement reports will vary by provider.

The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption or post-placement report is \$400-\$600 per report. All families using MLJ as their primary provider are required to complete three (3) post-adoption or post-placement reports, whichever applies. These post-adoption or post-placement reports are to be completed at six (6) months, twelve (12) months, and twenty-four (24) months after arrival home. The estimated total cost for three (3) post-adoption or post-placement reports completed by your in-state provider is \$1,200 - \$1,800.

TRAVEL FEES PAID DIRECTLY TO THIRD PARTIES

The expected total fees and expenses for any travel, transportation, and accommodation for one trip of two adults and one child is **estimated to be between \$5,000 and \$7,500**. These fees may include, but are not limited to, the following:

Airfare	\$600 - \$800 round trip per person
Accommodations	\$60 per night (hotel) - \$1,000 per month (apartment)
Other regional expenses including meals	\$2,000 - \$2,500

OTHER FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for Extensions	\$325
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. Mi Familia or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

Frequently Asked Questions

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500
Care package carried by staff member	\$75/care package
Care package shipped via DHL	Actual DHL fee for shipping

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How do I get my \$500 post-adoption/post-placement deposit back?

The post-adoption/post-placement deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption or post-placement reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family’s state of residence and proof of receipt of the child’s certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption/post-placement report necessary to receive the post-adoption/post-placement deposit.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions

cannot make any assurances or promises for the return of international fees/program country expenses.

What are the requirements related to post-adoption and post-placement reporting for the Individualized County Program?

It is MLJ Adoptions' policy to monitor and supervise the child's placement to ensure that the placement remains in the best interests of the child. We require that our families complete Post-Adoption or Post-Placement reports according to the policies established by the sending country. In cases where the sending country does not require a specific number of Post-Adoption or Post-Placement Reports or does not require Post-Adoption Reports or Post-Placement Reports, the adoptive parent(s) will agree to complete Post-Adoption Reports at six months, 12 months, and 24 months intervals from the date of the child's placement and send these reports to MLJ Adoptions. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting and post-placement requirements.

Refund Policy & Past Due Accounts

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee is nonrefundable. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

To be completed by MLJ Team Member: Parents understand that the country they wish to adopt from _____requires more than the three (3) reports contemplated above. The country requires _____ additional post-adoption or post-placement reports to be completed in the following intervals _____. Parents expressly agree to complete these reports and all necessary requirements related thereto and make associated payments for reports as indicated above.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child. These fees do not include additional medical services, immigration or travel expenses.

Due Upon Acceptance of Additional Child Referral		
1st Payment	IAAME Monitoring & Oversight Fee	\$500 per additional child
	Foreign Country Program Expenses	\$4,437
	15% In-Country Tax	\$665.55
Due Upon 14 Days Prior to Travel, per Child		
2nd Payment	Post-Adoption/Post-Placement Report Administration Fee	\$500
	Three post-adoption/post-placement reports <ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$100 per report Varies by provider

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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mljadoptions.org

Individualized Country Program Estimated Adoption Fees

Adoption Application
 \$395

1st Payment
 \$4,600

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1st portion)	\$2,750
Home Study Review/Education	\$850
In-Country Attorney Fee	\$500
IAAME Monitoring & Oversight Fee	\$500
*See additional fees on page 8 for IAAME Monitoring & Oversight Fee.	
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

2nd Payment
 \$6,400

Due Upon Completion of Home Study Draft <i>Usually about 2-4 months after the First Payment</i>	
Agency Fee (2nd Portion)	\$4,750
Post-Adoption Agency Services	\$1,650
Families residing in an MLJ licensed state will add \$1,350 for 3 post-adoption reports.	

Fees paid to and through MLJ Adoptions less legal fees
 \$11,395
 Estimated cost of third party payments on following pages

Each Individualized Country Program (ICP) case is unique. Some ICP cases will require all of the services set forth below, while others may require fewer services. MLJ Adoptions has contemplated many of the most common adoption services within this fee schedule and has provided the estimated cost associated with such services. If you have questions as to whether your case requires a specific service itemized below, please do not hesitate to contact us.

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and overwhelm right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for.

If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

Fees Paid to MLJ

When is the application fee due? (\$395)

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which agency fees are paid to MLJ and what are they for? (\$2,750 in first payment and \$1,750 in second payment)

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee? (\$500)

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state with respect to home study services?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption or post-placement reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study, post-adoption reports or post-placement reports directly. Your family will be responsible for obtaining home study services and required post-adoption reports or post-placement reports from a Hague Accredited service provider within your state. MLJ must approve the provider and enter into a relationship with them so that we may work

collaboratively with you and your provider towards the successful completion of your home study and post-adoption or post-placement reporting services.

Families residing in an MLJ licensed state (add \$2,825 + mileage). These families will add \$1,625 to their first payment for home study services and add \$1,350 to the fourth payment for three (3) post-adoption reports. These post-adoption or post-placement reports are to be completed at six (6) months, twelve (12) months, and twenty-four (24) months after arrival home. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update, post-adoption and post-placement visit. If the child's country of origin requires any additional post-adoption or post-placement requirements, it will be indicated below and charged at a rate of \$450 per report + mileage.

Families who do NOT reside in an MLJ licensed state will pay their in-state provider directly for home study, post-adoption and post-placement reports.

What does my education and home study review fee pay for? (\$850)

This pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

Fees Paid to Third Parties

SOCIAL SERVICES FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

**For non-MLJ Licensed state families only*

***For non-MLJ licensed state families only: How do I select a home study/post-adoption/post-placement provider if I do not live in an MLJ licensed state?**

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [JAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

***For non-MLJ licensed state families only: How much will the home study/post-adoption/post-placement reports cost?**

Families who do not reside in an MLJ licensed state will pay their in-state provider directly for home study, post-adoption and post-placement reports. Families completing a home study, post-adoption or post-placement report with a different provider should consult that provider

regarding any travel cost associated with visits to their home. The cost of home study, post-adoption and post-placement reports will vary by provider.

The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption or post-placement report is \$400-\$600 per report. All families using MLJ as their primary provider are required to complete three (3) post-adoption or post-placement reports, whichever applies. These post-adoption or post-placement reports are to be completed at six (6) months, twelve (12) months, and twenty-four (24) months after arrival home. The estimated total cost for three (3) post-adoption or post-placement reports completed by your in-state provider is \$1,200 - \$1,800.

TRAVEL FEES PAID DIRECTLY TO THIRD PARTIES

The expected total fees and expenses for any travel, transportation, and accommodation for one trip of two adults and one child is **estimated to be between \$5,000 and \$7,500**. These fees may include, but are not limited to, the following:

Airfare	\$600 - \$800 round trip per person
Accommodations	\$60 per night (hotel) - \$1,000 per month (apartment)
Other regional expenses including meals	\$2,000 - \$2,500

OTHER FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for Extensions	\$325
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. Mi Familia or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

Frequently Asked Questions

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150

Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500
Care package carried by staff member	\$75/care package
Care package shipped via DHL	Actual DHL fee for shipping

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How do I get my \$500 post-adoption/post-placement deposit back?

The post-adoption/post-placement deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption or post-placement reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption/post-placement report necessary to receive the post-adoption/post-placement deposit.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country

expenses.

What are the requirements related to post-adoption and post-placement reporting for the Individualized County Program?

It is MLJ Adoptions' policy to monitor and supervise the child's placement to ensure that the placement remains in the best interests of the child. We require that our families complete Post-Adoption or Post-Placement reports according to the policies established by the sending country. In cases where the sending country does not require a specific number of Post-Adoption or Post-Placement Reports or does not require Post-Adoption Reports or Post-Placement Reports, the adoptive parent(s) will agree to complete Post-Adoption Reports at six months, 12 months, and 24 months intervals from the date of the child's placement and send these reports to MLJ Adoptions. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting and post-placement requirements.

Refund Policy & Past Due Accounts

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee is nonrefundable. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

To be completed by MLJ Team Member: Parents understand that the country they wish to adopt from _____ requires more than the three (3) reports contemplated above. The country requires _____ additional post-adoption or post-placement reports to be completed in the following intervals _____.

Parents expressly agree to complete these reports and all necessary requirements related thereto and make associated payments for reports as indicated above.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child. These fees do not include additional medical services, immigration or travel expenses.

1st Payment	Due Upon Acceptance of Additional Child Referral	
	IAAME Monitoring & Oversight Fee	\$500 per additional child

2nd Payment	Due Upon 14 Days Prior to Travel, per Child	
	Post-Adoption Report Administration Fee	\$500
	Three post-adoption reports <ul style="list-style-type: none"> • MLJ licensed state families • Non MLJ Licensed state families 	\$50 per report Varies by provider

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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Mexico Program Adoption Fees

Adoption Application
\$395

1st Payment
\$4,600

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1 st portion)	\$3,250
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee <i>*See additional fees on page 8.</i>	\$500
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

2nd Payment
\$6,850

Due Upon Completion of Home Study Draft <i>Usually about 2-4 months after the 1st Payment</i>	
Agency Fee (2 nd Portion)	\$4,250
Dossier Assistance/Review	\$2,600

3rd Payment
\$4,900

Due Upon Dossier Submission <i>Usually about 2-4 months after the 2nd Payment</i>	
Foreign Country Program Expenses (1 st Portion)	\$2,400
Translations/Authentications	\$2,500
See Fees Paid Abroad on page 4.	

4th Payment
\$5,050

Due Upon Referral Acceptance (see also Appendix B) <i>Timeline depends on when a family is matched with a child.</i>	
Foreign Country Program Expenses (2 nd Portion)	\$2,400
Post-Adoption Agency Services	\$2,650
See Fees Paid Abroad and Post-Adoption Fees on page 6.	
Families residing in an MLJ licensed state will add \$450 for each post-adoption report and visit. Please see page 6 for country requirements.	

5th Payment
\$2,400

Due 14 Days Prior to Travel <i>Usually about 2-4 months after the 4th Payment.</i>	
Foreign Country Program Expenses (3 rd Portion)	\$2,400
See Fees Paid Abroad page 4.	

Fees paid to and through MLJ Adoptions
\$24,195
Estimated cost of third party payments and travel on following pages

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for. If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$450 to the fourth payment per post-adoption report. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third & Fifth Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Mexico is as follows (for one child):

In Country Legal Services	\$4,700	
Administrative, Document & Court Fees	\$1,500	
Fees for obtaining post adoption birth certificate, certified copies, passport, photos and child ID.	\$800	
Provide in-country support, including transportation and interpreter services	\$200	

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to your home study provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for Extensions	\$325
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. Direccion General de Adopciones (DGA) or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two trips of two adults and one child is **estimated to be between \$6,000 and \$8,000**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$400 - \$600 round trip per person, estimated
Airfare – Child One Way	\$200 - \$300

Accommodations	\$70 per night
Ground transportation, meals, and other regional expenses	\$,500 - \$2,000 per trip
Optional cost for driver & translator for recreational outings	

Two to four trips to Mexico are likely required, though each state in Mexico may have different requirements.

Fourth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$2,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Report Translations	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Mexico?

Currently, Mexico requires agency-completed reports with 10 photos for the first three years at six-month intervals, plus annual reports until the child turns age 18. Reports must be notarized and apostilled. If you do not live in an MLJ licensed state, your home study agency or state may require additional reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Mexico?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Sibling Groups

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt sibling groups. These fees do not include additional medical services, immigration or travel expenses.

Families who are matched with a sibling group or two to three unrelated children will pay the following fees if the adoptions occur at the same time:

**First Payment
No Applicable Agency Fees**

**Second Payment
No Applicable Agency Fees**

3rd Payment	Due Upon Dossier Submission	
	Translations per additional child	\$1,050

4th Payment	Due Upon Acceptance of Additional Child Referral	
	IAAME Monitoring & Oversight Fee	\$500 per additional child
	Adoption of Each Additional Child	\$5,400

5th Payment	Due with Fifth Payment, Upon Issuance of Child's Passport	
	Foreign Country Program Fee (Second Portion)	\$2,250 per additional child
	Post-Adoption Report Translation Fee	\$1,000 per additional child
	Post-Adoption Reports <ul style="list-style-type: none"> • MLJ Licensed State Families • Non MLJ Licensed State Families 	\$50 per report per additional child Varies by provider
	Post-Adoption Report Administration Fee	\$500 per additional child

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



6323 South East Street • Indianapolis, IN • 46227
T: 317.875.0058 **F:** 317.602.6301
 mljadoptions.org

Nicaragua Program Adoption Fees

Adoption Application \$395

**1st
Payment
\$4,300**

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1 st portion)	\$2,950
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee <small>*See additional fees on page 8.</small>	\$500
<small>Families residing in an MLJ licensed state will add \$1,625 for the home study.</small>	

**2nd
Payment
\$5,750**

Due Upon Completion of Home Study Draft <small>Usually about 2-4 months after the First Payment</small>	
Agency Fee (2 nd Portion)	\$3,150
Dossier Assistance/Review	\$2,600

**3rd
Payment
\$5,500**

Due Upon Dossier Submission <small>Usually about 2-4 months after the Second Payment</small>	
Foreign Country Program Expenses (1 st Portion)	\$3,500
Translations/Authentications/Shipping	\$2,000
<small>See Fees Paid Abroad on page 4.</small>	

**4th
Payment
\$4,150**

Due Upon Referral Acceptance <small>Timeline depends on when a family is matched with a child.</small>	
Foreign Country Program Expenses (2 nd Portion)	\$2,500
Post-Adoption Agency Services	\$1,650
<small>Families residing in an MLJ licensed state will add \$450 per post-adoption report and visit. Please see page 6 for country requirements.</small>	
<small>See Fees Paid Abroad and Post Adoption Fees on pages 6.</small>	

**5th
Payment
\$2,000**

Due Upon Issuance of Adoption Decree	
Foreign Country Program Expenses (3 rd Portion)	\$2,000
<small>See Fees Paid Abroad and Post Adoption Fees on pages 4.</small>	

Fees paid to and through MLJ Adoptions \$22,095 Estimated cost of third party payments and travel on following pages

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Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for. If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a

relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$450 to the fourth payment per post-adoption report. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee is nonrefundable. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoption are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500
Care package shipped via DHL	Actual DHL fee for shipping

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third & Fifth Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Nicaragua is as follows:

Prepare, present and register dossier with Mi Familia	\$2,500	Nubia Robleto
Receive match documents and represent family to Mi Familia, receive and process the child's dossier and Mi Familia approval documents. Prepare, file and oversee case with the court, including court, administrative and document fees.	\$2,000	Nubia Robleto
Obtain birth certificate and passport including attorney, administrative, transportation and document fees.	\$500	Passport Office, Vital Statistics and Nubia Robleto
Assistance with U.S. Embassy appointments and document gathering, including attorney, administrative, transportation and document fees	\$2,000	Nubia Robleto
Provide in country support to families including translation services.	\$1,000	Nubia Robleto

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to your home study provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$325
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. Mi Familia or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional

medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for one trip for two adults and one child is **estimated to be between \$5,000 and \$7,500**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$600 - \$1,000 round trip per person
Airfare – Child One Way	\$250 - \$400
Accommodations	\$60 per night (hotel) - \$1,000 per month (apartment)
Other regional expenses including meals	\$2,000 - \$2,500
Optional cost for driver & translator for recreational outings	\$60 - \$100 per day

Fourth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$1,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoptions	\$150

What are the requirements related to post-adoption reporting for Nicaragua?

Currently, Nicaragua requires agency completed reports annually from the date of placement until the child turns 21, with at least ten printed photos to include pictures of the whole family and pictures of the child alone. Reports must be notarized and apostilled. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Nicaragua?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child from Nicaragua. These fees do not include additional medical services, immigration or travel expenses.

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Third Payment
No Applicable Agency Fees

**4th
Payment**

Due Upon Acceptance of Additional Child Referral	
Foreign Country Program Fee (First Portion)	\$5,000
IAAME Monitoring & Oversight Fee	\$500 per additional child
Due 14 Days to Travel, per Child	
Post-Adoption Report Administration Fee	\$500
Post-Adoption reports	
<ul style="list-style-type: none"> • MLJ Licensed State Families • Non MLJ Licensed State Families 	\$50 per report Varies by provider

Fifth Payment
No Applicable Agency Fees

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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mljadoptions.org

Peru Pilot Program Adoption Fees

Adoption Application \$395

**1st
Payment**
\$4,300

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1 st portion)	\$2,950
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee	\$500
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

**2nd
Payment**
\$5,750

Due Upon Completion of Home Study Draft <i>Usually about 2-4 months after the 1st Payment</i>	
Agency Fee (2 nd Portion)	\$3,150
Dossier Assistance/Review	\$2,600

**3rd
Payment**
\$5,667

Due Upon Dossier Submission <i>Usually about 2-4 months after the 2nd Payment</i>	
Foreign Country Program Expenses (1 st Portion)	\$3,167
Translations/Authentications	\$2,500
See Fees Paid Abroad on page 4.	

**4th
Payment**
\$5,817

Due Upon Referral Acceptance <i>Timeline depends on when a family is matched with a child.</i>	
Foreign Country Program Expenses (2 nd Portion)	\$3,167
Post-Adoption Agency Services	\$2,650
See Fees Paid Abroad and Post-Adoption Fees on page 5 & 6.	
Families residing in an MLJ licensed state will add \$3,600 for eight post-adoption report and visit.	

**5th
Payment**
\$3,166

Due 14 Days Prior to Travel <i>Usually about 2-4 months after the 4th Payment.</i>	
Foreign Country Program Expenses (3 rd Portion)	\$3,166
See Fees Paid Abroad page 4.	

Fees paid to and through MLJ Adoptions \$25,095 Estimated cost of third party payments and travel on following pages

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Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for. If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees are fees paid in the U.S. that cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies and is non-refundable.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$3,600 to the fourth payment for eight (8) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third & Fifth Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Peru is as follows (for one child):

Fees for legal representation	\$6,000	Jean Espinoza
Legal administrative fees including post office and mail	\$260	Jean Espinoza
Fees for obtaining post adoption birth certificate, certified copies, passport, photos and child ID.	\$540	Jean Espinoza
Regulation Fees	\$200	Jean Espinoza
Dossier translation fee	\$500	Jean Espinoza
Provide in-country support, including transportation and interpreter services	\$2,000	Jean Espinoza

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to your home study provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Apostilles paid to Secretary of State	\$55 average of CA, NY, IN & TX
Apostille charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to independent attorney	Varies
USCIS Application for Extensions	\$325
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. Direccion General de Adopciones (DGA) or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two trips of two adults and one child is **estimated to be between \$10,000 and \$12,000**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$850 - \$1,000 round trip per person, estimated
Airfare – Child One Way	\$500 - \$750
Accommodations	\$69-\$250 per night
Ground transportation, meals, and other regional expenses	\$2,000 - \$2,500 per trip
Optional cost for driver & translator for recreational outings	

Families can expect to spend approximately 5-8 weeks in Peru. Both parents are not required to stay the entire time.

Fourth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$2,650 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Report Translations	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Peru?

Currently, Peru requires agency-completed reports every six months for four years after the date of placement with a minimum of six (6) photographs of the child in different contexts. This requirement applies even if the child turns 18 during the four-year period. Reports must be notarized and apostilled. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The

maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Peru?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt siblings or two children who are unrelated. These fees do not include additional medical services, immigration or travel expenses.

Families who are matched with a sibling group or two to three unrelated children will pay the following fees if the adoptions occur at the same time:

<p>First Payment No Applicable Agency Fees</p>
<p>Second Payment No Applicable Agency Fees</p>
<p>Third Payment No Applicable Agency Fees</p>

4th Payment	Due with Fourth Payment, Upon Acceptance of Additional Child Referral	
	Foreign Country Program Fee (First Portion)	\$4,776 per additional child
	IAAME Monitoring & Oversight Fee	\$500 per additional child

5th Payment	Due with Fifth Payment, 14 Days Prior to Travel	
	Foreign Country Program Fee (Second Portion)	\$2,384 per additional child
	Post-Adoption Report Translation Fee	\$1,000 per additional child
	Eight Post Adoption Reports <ul style="list-style-type: none"> • MLJ Licensed State Families • Non MLJ Licensed State Families 	\$50 per report per additional child Varies by provider
	Post-Adoption Report Administration Fee	\$500 per additional child

Families who are matched with two unrelated children will pay the following fees if they are matched with a second (and third) child after the court process for the first child has already started, prior to the first child coming home.

<p>First Payment No Applicable Agency Fees</p>
<p>Second Payment No Applicable Agency Fees</p>

**Third Payment
No Applicable Agency Fees**

**4th
Payment**

Due with Fourth Payment, Upon Acceptance of Additional Child Referral	
Foreign Country Program Fee (First Portion)	\$5,700 per additional child
IAAME Monitoring & Oversight Fee	\$500 per additional child

**5th
Payment**

Due with Fifth Payment, 14 Days Prior to Travel	
Foreign Country Program Fee (Second Portion)	\$2,850 per additional child
Post-Adoption Report Translation Fee	\$1,000 per additional child
Three Post Adoption Reports <ul style="list-style-type: none"> • MLJ Licensed State Families • Non MLJ Licensed State Families 	\$50 per report per additional child Varies by provider
Post-Adoption Report Administration Fee	\$500 per additional child

It is possible that families pursuing the adoption of two or more unrelated children may need to stay in Peru for an extended period of time or make two separate trips to the country depending on when the second match is received. Families should be prepared for additional travel expenses. It may not be possible to know if an extended time in country or a second trip will be required at the time of the second referral.

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



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 mljadoptions.org

Samoa Program Adoption Fees

Adoption Application \$395

**1st
Payment
\$4,900**

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1st portion)	\$3,550
Home Study Review/Education	\$850
IAAME Monitoring & Oversight Fee <small>*See additional fees on page 8.</small>	\$500
<small>Families residing in an MLJ licensed state will add \$1,625 for the home study.</small>	

**2nd
Payment
\$5,350**

Due Upon Completion of Home Study Draft <small>Usually about 2-4 months after the First Payment</small>	
Agency Fee (2nd Portion)	\$2,850
Dossier Assistance/Review	\$2,500

**3rd
Payment
\$3,433**

Due Upon Acceptance of Referral <small>Timeline depends on when a family is matched with a child.</small>	
Foreign Country Program Expenses (1st Portion)	\$3,433
<small>See Fees Paid Abroad on page 4.</small>	

**4th
Payment
\$10,433**

Due Upon Attorney General Approval	
Foreign Country Program Expenses (2nd Portion)	\$3,433
Interim childcare one-time payment	\$7,000
<small>See Fees Paid Abroad on page 4.</small>	

**5th
Payment
\$5,084**

Due Upon Issuance of Child's Passport and New Zealand Travel Visa	
Foreign Country Program Expenses (3rd Portion)	\$3,434
Post-Adoption Agency Services	\$1,650
<small>See Fees Paid Abroad and Post Adoption Fees on page 4.</small>	
<small>Families residing in an MLJ licensed state will add \$1,350 for three post-adoption reports and visit.</small>	

Fees paid to and through MLJ Adoptions \$29,595 Estimated cost of third party payments and travel on following pages

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Effective date: 3/1/2019

Prospective Adoptive Family,

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If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

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Which fees are paid to MLJ and what are they for?

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How and why are the fees different depending on my state?

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relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$1,350 to the fourth payment for three (3) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

What does my education fee pay for?

The education fee pays for your access to the Hague packet which covers all the Hague training and additional classes assigned during your adoption process. This provides you free access to training. Upon review of home study, additional classes may be assigned to families based on their dynamics and where the child(ren) they are adopting from.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for it the adoptive parent paid for a service that was not provided. All donations to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees, costs and requirements are subject to change over the course of the adoption process. I expressly agree to complete post-adoption reports, as required by Samoa.

Second Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier assistance and review?

The fees paid towards dossier assistance and review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Translations	\$15/page
Home Study Update/Shipping	\$40-\$100 (estimated)
Home Study Update/Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500
Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family's adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Samoa is as follows:

Assistance with gathering information/documentation for child dossier	\$1,000	Sarona Ponifasio
Attorney fee and fees associated with the legal process including court process, Ministry and Attorney General reporting, approvals and monitoring.	\$5,000	Sarona Ponifasio
DHL and mailing costs throughout the adoption process	\$300	Adoptive Parents
Obtain birth certificate, passport and visa, including administrative, transportation and document fees, and assistance with U.S. Embassy appointment.	\$3,000	Registrar, Passport Office & Sarona Ponifasio
Obtain child's medicals and immunizations including administrative, transportation and document fees.	\$500	SVSG & Sarona Ponifasio
In-Country Support Staff and Travel Support	\$500	Sarona Ponifasio

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to your home study provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Authentications paid to Secretary of State	\$55 average of CA, NY, IN & TX
Authentication charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
Convention Adoptee Visa: I-800 (Hague)	\$400
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for Extensions	\$325
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, wiring fees and mailing of documents. The government in Samoa or the U.S. government may request additional information or documents which may

require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two trips of two adults and one child is **estimated to be between \$7,500 and \$10,000**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$1,500 - \$2,500 round trip per person, estimated
Airfare – Child One Way	\$400 - \$600
Accommodations	\$175 per night
Other regional expenses including meals	\$2,000 - \$3,000 per trip
Optional cost for driver & translator for recreational outings	\$60 - \$75 per day

Fourth Payment

What is the interim childcare payment?

Families will pay for their referred child’s interim care. Interim care includes childcare supplies, housing, staff expenses and training, limited medical testing, medical treatment, immunizations, monthly check on child by physician and/or social worker. This payment provides interim care until your child comes home.

Fifth Payment

What is the breakdown of the \$1,650 fee in the fifth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$500
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Samoa?

Currently, Samoa requires agency-completed reports at six months, 12 months, and 24 months from the date of placement with at least five printed photos to include pictures of the whole family and pictures of the child alone. Reports must be notarized. Pictures must also be sent to your program director the first week home and then every three months for the first year. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$500 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family’s state of residence and proof of receipt of the child’s certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Samoa?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

WAITING CHILD ADOPTION

MLJ Adoptions maintains the Waiting Child Photo listing. Should you choose to adopt a child(ren) from this list, your first and second payment will be due together to begin your adoption process.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SECOND AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child from Samoa, though referrals for sibling groups and for two unrelated children at the same time are very rare. These fees do not include additional medical services, immigration or travel expenses.

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

3rd
Payment

Due Upon Acceptance of Additional Child Referral	
Foreign Country Program Fee (First Portion)	\$2,827
IAAME Monitoring & Oversight Fee	\$500 per additional child

4th
Payment

Due Upon Attorney General Approval	
Foreign Country Program Fee (Second Portion)	\$2,827
Interim Care One-Time Payment per Child	\$7,000

5th
Payment

Due Upon Issuance of Child's Passport and New Zealand Travel Visa	
Foreign Country Program Fee (Third Portion)	\$2,826
Post-Adoption Report Administration Fee	\$500
Four Post-Adoption Reports <ul style="list-style-type: none"> • MLJ Licensed State Families • Non MLJ Licensed State Families 	\$50 per report Varies by provider

Disclaimer: Please see page 4 and 5 for listing of 3rd party fees and additional fees.



6323 South East Street • Indianapolis, IN • 46227
T: 317.875.0058 **F:** 317.602.6301
 mljadoptions.org

Ukraine Program Adoption Fees

Adoption Application \$395

**1st
Payment
\$4,100**

Due with Service Agreement to Begin the Adoption Process	
Agency Fee (1 st portion)	\$3,000
Home Study Review/Education	\$600
IAAME Monitoring & Oversight Fee	\$500
*See additional fees on page 8, 9 & 10.	
Families residing in an MLJ licensed state will add \$1,625 for the home study.	

**2nd
Payment
\$1,000**

Due 30 Days after 1 st Payment	
Foreign Country Program Expenses (1 st Portion)	\$1,000
See Fees Paid Abroad on Page 4	

**3rd
Payment
\$2,900**

Due Upon Completion of Home Study Draft Usually about 2-4 months after the 1 st Payment	
Agency Fee (2 nd Portion)	\$2,250
Dossier Review	\$650

**4th
Payment
\$1,750**

Due at Issuance of Travel Date Usually about 3-5 months after dossier submission	
Foreign Country Program Expenses (2 nd Portion)	\$8,500
Post-Adoption Agency Services	\$1,250
Ukrainian Vulnerable Child Contribution	\$500
Families residing in an MLJ licensed state will add \$900 for post-adoption report and visit.	
See Post Adoption Fees and Ukrainian Vulnerable Child Contribution on page 6.	
See Fees Paid Abroad on page 4.	

Fees paid to and through MLJ Adoptions \$18,645 Estimated cost of third party payments and travel on following pages

All amounts listed are in United States Dollars (USD) unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived or refunded, except as noted below.

Effective date: 3/1/2019

Prospective Adoptive Family,

Welcome to the beginning of your adoption journey! I'm sure you're feeling a mix of anticipation and a bit of trepidation right now, especially when it comes to how you're going to afford an adoption. We're here to assist you!

On page one, the fees that you'll pay to and through MLJ Adoptions are broken down by each step of the adoption process. Below we share other expenses that you will pay throughout the process to other agencies, USCIS and for travel. We have done our best to address questions that you may have about which fees cover what and what services you are paying for.

If you have additional questions about when payments are due or what fees may apply to your family, please let us know. We are thrilled to be able to walk alongside your family on your adoption journey!

Sincerely,

Karlene Edgemon, MSW
Executive Director

First Payment

ADOPTION FEES PAID TO MLJ

When is the application fee due?

After consultation with our client intake specialist and your decision has been made to move forward with international adoption, your first step is filling out an adoption application. The application fee is due once you filled out the adoption application.

Which fees are paid to MLJ and what are they for?

The agency fees are fees paid in the U.S. that cover MLJ's cost to arrange and support family's adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is the IAAME Monitoring & Oversight Fee?

The IAAME Monitoring & Oversight Fee is a fee paid through MLJ Adoptions to Intercountry Adoption Accreditation and Maintenance Entity (IAAME). This fee will enable IAAME to monitor and oversee international adoption agencies to safeguard protections for children and families. If your family is approved in your home study to adopt more than one child, you will be invoiced an additional \$500 per child as part of your third payment, as IAAME is asking for an additional \$500 per child for monitoring and oversight. If you adopt fewer children than the total approval number, any additional fees will be refunded.

How and why are the fees different depending on my state?

No matter where you live, MLJ Adoptions will be your placing agency otherwise known as your primary provider. If your family resides in a state where MLJ is licensed, MLJ will complete the home study assessment and post-adoption reporting for you. If your family resides in a state where MLJ is not licensed to provide home study services, we are not able to conduct your

home study and post-adoption services directly. Your family will be responsible for obtaining home study services and required post-adoption reports from a Hague Accredited service provider within your state. MLJ will approve your home study provider and enter into a relationship with them so that we may work collaboratively with you and your provider towards the successful completion of your home study and post-adoption reporting services.

Families residing in an MLJ licensed state will add \$1,625 to their first payment for home study services and add \$900 to the fourth payment for two (2) post-adoption reports. Home study updates completed by MLJ, completed every twelve months, cost \$600. Families completing their home study with MLJ will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study, home study update and post-adoption visit.

Families completing a home study with a different provider should consult that provider regarding any travel cost associated with the home study, home study update or addendum, and any state or agency required home study updates and post-adoption reports. The cost of home study and post-adoption services will vary by provider. The estimated standard fee for a home study is \$2000-\$4500. The estimated standard fee for a post-adoption report is \$400-\$600 per report.

How do I select a home study provider if I do not live in an MLJ licensed state?

MLJ will be able to assist you in finding a Hague Accredited adoption provider located in your state. You are welcome to visit [IAAME](#) or contact us directly for assistance. It is our policy that families work with a Hague Accredited agency, unless there is no Hague agency in your state or working with a Hague agency would create a significant hardship. Agencies who pursue a Hague accreditation will typically be more experienced in intercountry adoption and will likely be better able to serve, prepare and support your family before and after your adoption.

In the event there is no Hague Accredited provider in the family's state or MLJ has otherwise agreed in writing that the family is permitted to use a non-Hague Accredited provider due to hardship, families will pay an additional \$375 fee for the required Hague letter approving a full home study and associated review. The \$375 will be due to review each new home study for families using a non-Hague Accredited provider. Additionally, families not using a Hague Accredited provider will be responsible to pay \$150 for any home study update or addendum reviews and corresponding letter that is needed.

REFUND POLICY & PAST DUE ACCOUNTS

Under what circumstances may my family be eligible to receive a refund?

If you provide a written request for a refund to Accounts@MLJAdoptions.com and also to our mailing address within ten (10) days of the initial payment, you will be reimbursed 75% of the first payment fee. The 75% reimbursement of the first payment will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee and IAAME Monitoring & Oversight fee are nonrefundable under any circumstances. MLJ Adoptions will return any paid funds for which the adoptive parent may be entitled within 60 days of the completion of delivery of services, for if the adoptive parent paid for a service that was not provided. All donations made to MLJ Adoptions are non-refundable.

What happens if a payment is late or missed?

Payments are due at time specified on the fee sheet. All payments must be made in full prior to travel for the family's trip to bring their child(ren) home.

Families with a past due balance greater than 30 days will have a hold placed on their adoption services until the account is brought current. A 1% finance charge will be assessed to all

accounts more than 30 days past due, 5% for accounts more than 60 days past due, and 12% for accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

As adoptions may take many months to complete, fees, costs and requirements are subject to change over the course of the adoption process. I expressly agree to complete post-adoption reports, as required by Ukraine and MLJ Adoptions.

Second & Fifth Payment

FEES PAID ABROAD TO MLJ FOREIGN PROVIDERS

Which fees are paid abroad and what are they for?

The foreign fees include, but are not limited to, costs for personnel, administrative overhead, training and education abroad, legal services, communications, and any other costs related to support a family’s adoption abroad. A \$75 bank processing fee will be charged to families for each separate wire abroad. This fee is the total of the bank fees assessed by the sending and receiving banks. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks.

The foreign fee breakdown for Ukraine is as follows:

Legalization/translation of dossier and submission to the State Department on Adoption and Children’s Rights	\$1,000	Foreign Service Provider
Donation to the child’s orphanage	\$1,000	Foreign Service Provider
Obtain child passport including attorney, administrative, transportation and passport fees	\$500	Foreign Service Provider
Obtain and translate all legal documents	\$1,000	Foreign Service Provider
Provide in country support to families serving as their family liaison	\$6,000	Foreign Service Provider

FEES PAID DIRECTLY BY FAMILY TO THIRD PARTIES

The expected total fees and expenses for services that families will be responsible to pay directly to a third party is estimated to be between \$1,810 and \$6,110. These fees are due throughout the process and may include, but are not limited to, fees to the following:

Hague-accredited home study, non-MLJ licensed state Paid to your home study provider	\$2,000 - \$4,000
USCIS Filing Fee (per each unrelated child)	\$775
Authentications paid to Secretary of State	\$55 average of CA, NY, IN & TX
Additional charges for services provided by MLJ	\$25 per document
Fingerprints per person paid to USCIS	\$85
U.S. Legal Services, if applicable Paid to an independent attorney	Varies
USCIS Application for extensions	\$325
Post-Adoption Reports in state of residence Paid to your home study provider	\$400 - \$600
Re-adoption/Adoption in state of residence	\$800 - \$1,500

These fees are estimates only and may change at any time. Additional expenses may include medical services, child’s passport, wiring fees and mailing of documents. The Ministry of Justice in

Ukraine or the U.S. government may request additional information or documents which may require additional expense. If the prospective adoptive parents would like to request additional medical information for the adopted child, this will be an additional charge. You may incur additional medical costs for your child during the visa process if your child requires additional or updated vaccines. The cost of vaccines would be determined by the type of vaccine needed and how many vaccines are required. Approximate cost is \$100 – 250.

ESTIMATED COST OF TRAVEL

The expected total fees and expenses for any travel, transportation, and accommodation for two to three trips of two adults and one is **estimated to be between \$5,500 and \$7,000**. These fees may include, but are not limited to, the following:

Airfare – 2 Adoptive Parents round trips	\$700- \$950 round trip per person, estimated
Airfare – Child One Way	\$500 - \$800
Accommodations	\$70 per night, estimated
Other regional expenses including meals	\$2,000 - \$3,000 per trip

We previously completed an adoption with MLJ Adoptions, are there any discounts available?

Yes, families who previously completed an international adoption with MLJ will receive a \$1,000 reduction on their 2nd payment and will not have to re-pay their application payment.

Third Payment

Which fees are paid to MLJ and what are they for?

The agency fees cover MLJ’s cost to arrange and support family’s adoption in the United States and abroad. The fees include, but are not limited to, personnel costs, administrative overhead, operational costs, staff training and education, foreign provider training and education, state, federal, and foreign licensing and accreditations, communications and insurance. Any reduction of agency fees will be at the discretion of MLJ (typically only in the event of a grant or limited time promotion), no other fees will be reduced.

What is being provided for my dossier review?

The fees paid towards dossier review include fees associated with support provided to assist the adoptive parents with the gathering of dossier documents required by the country, providing instruction on obtaining the correct documents, apostilling and certifying instructions and review of the dossier documents to ensure compliance with the country’s requirements and specifications for the dossier prior to submission to the country. Costs also include copying, emailing and shipping to the foreign country.

What are the potential additional fees for any additional services that my family may require?

Should families request or require the additional services listed below, the following fees will apply:

Review of subsequent Hague home study	\$150
Education	\$150
Home Study Update/Addendum Translations	\$50, additional at \$15/page
Home Study Update/Addendum Shipping	\$40-\$100 (estimated)
Home Study Update/Addendum Authentication	\$25/document (estimated)
Copy/Mailing Fees (subsequent services, if requested)	\$90/hour
Indiana Background Checks	\$125/adoptive parent
Indiana Background Checks Additional Household Member	\$25/person
Out-of-State Background Check	\$25/person
Hold fee, if you place your adoption on hold for 12 months	\$500

Extended hold fee, for additional 12 months	\$750
File re-activation fee	\$500

Fourth Payment

POST-ADOPTION FEES PAID TO MLJ

What is the breakdown of the \$500 fee in the fourth payment?

Post-Adoption Report Administration Fee	\$1,000
Post-Adoption Refundable Deposit	\$100
Support Services/Facebook Support Group/Resources/Additional Services after Post-Adoption	\$150

What are the requirements related to post-adoption reporting for Ukraine?

Currently, MLJ requires two agency-completed reports, due at 12 and 24 months after placement, and Ukraine requires annual self-reports until the child turns 18. If you do not live in an MLJ licensed state, your home study agency or state may require additional post adoption reports. Country requirements are subject to change without notice. Families expressly agree to comply with all required post-adoption reporting requirements.

How do I get my \$100 post-adoption deposit back?

The post-adoption deposit will be placed in an escrow account and will be returned upon the successful and timely completion of all required post-adoption reports submitted within two years after placement, the re-adoption or finalization of foreign adoption decree within family's state of residence and proof of receipt of the child's certificate of citizenship. The re-adoption or finalization and the certificate of citizenship must be completed and submitted to MLJ on or before the date of the last required post-adoption report necessary to receive the post-adoption deposit.

What is the Ukrainian Vulnerable Child Contribution?

This amount will be used for serving and supporting Ukrainian children in need. This may include sponsorship grants, grants for families adopting special needs children from Ukraine, and providing care for a Ukrainian child's material or developmental needs. This fee will be recorded and accounted for in the same manner as agency fees.

What is the donation to the child's orphanage?

This cash donation is made in Ukraine to the child's orphanage. Families should request and receive a receipt for said donation. The intended use of this donation is to support the orphanage.

Frequently Asked Questions

How are fees paid to MLJ?

All amounts listed are in United States dollars unless otherwise noted. Families may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payments. A fee of \$16 will be added for each incoming wire payment.

How are fees paid abroad?

Families will receive an invoice in USDs for the first portion of the foreign fees. This foreign country program fee will be wired to the staff in country. The second portion of the foreign fees are paid in cash in Ukraine upon arrival in country.

How can I afford adoption?

There are many ways families afford adoption, many of our families utilize a combination of sacrificial saving, fundraising, and grants. Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The maximum [adoption tax credit](#) for the adoption of a child is up to \$13,840. Please consult your tax professional to see if you will benefit from this credit.

What if my country program closes or the laws change, and my family is no longer permitted to adopt from Ukraine?

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$2,500 to another country program for which the family is eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

Signature of First Parent

Print Name of First Parent

Date of Signing

Signature of Second Parent

Print Name of Second Parent

Date of Signing

Appendix A: For Families Considering the Adoption of Multiple Children

ADOPTIONS OF SIBLING GROUPS AND SUBSEQUENT CHILDREN

Fees are for the adoption services for one child. It may be possible to adopt more than one child from Ukraine, including sibling groups or children who are unrelated. Not all sibling groups will live in the same orphanage or have their legal adoption completed in the same court. These fees do not include additional medical services, immigration or travel expenses.

All families approved by their home study to adopt more than one child:

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

3rd Payment	Due Upon Completion of Home Study Draft	
	IAAME Monitoring & Oversight Fee	\$500 per additional child

This payment will remain in an escrow account. If the family is not matched with the number of children they were approved to adopt, the remaining funds will be returned to the family.

Fourth Payment
No Applicable Agency Fees

Fifth Payment
No Applicable Agency Fees

Families who pursue the adoption of a sibling group or unrelated children, when the children reside in the same orphanage and one court is possible for both (or all) children:

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Third Payment
No Applicable Agency Fees

4th Payment	Due Upon Acceptance of Second Child Referral	
	Foreign Country Program Fee	\$3,500
	Due Upon Acceptance of Third or Subsequent Child(ren)	
	Foreign Country Program Fee	\$3,000

Fifth Payment
No Applicable Agency Fees

Families who pursue the adoption of a sibling group or unrelated children, when the children reside in different orphanages and two courts in the same region are required:

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Third Payment
No Applicable Agency Fees

4th
Payment

Due Upon Acceptance of Second Child Referral	
Foreign Country Program Fee	\$6,500
Due Upon Acceptance of Third or Subsequent Child(ren) (Still only two different courts in the same region)	
Foreign Country Program Fee	\$2,500

Fifth Payment
No Applicable Agency Fees

All families who pursue the adoption of a sibling group or unrelated children

First Payment
No Applicable Agency Fees

Second Payment
No Applicable Agency Fees

Third Payment
No Applicable Agency Fees

4th
Payment

Due Upon Receiving Referral	
Two Post-Adoption Reports	
<ul style="list-style-type: none">MLJ Licensed State FamiliesNon MLJ Licensed State Families	\$50 per report Varies by provider

Fifth Payment
No Applicable Agency Fees

Appendix B: For Families Adopting Children with Special Needs

ADOPTIONS OF CHILDREN WITH SPECIAL NEEDS

These fees are limited to families who are pursuing a child designated to have special needs by the Ukrainian Central Authority. MLJ Adoptions cannot guarantee the placement of any specific child. Families who choose to pursue the adoption of a special needs child will pay the \$295 non-refundable Application Payment, but should they decide to move forward with an adoption, the Application Fee will be applied to their 1st Payment.

Families who choose to pursue the adoption of a child with special needs will pay the following fees:

	Due with Service Agreement to Begin the Adoption Process	
1st Payment	Agency Fee	\$1,000
	Home Study Review/Education	\$600
	Dossier Review	\$500
	IAAME Monitoring & Oversight Fee	\$500
	Families residing in an MLJ licensed state will add \$1,600 for the home study.	

	Due 30 Days after 1st Payment	
2nd Payment	Foreign Country Program Expenses (1 st Portion)	\$1,000
	See Fees Paid Abroad on Page 4	

**Third Payment
No Applicable Agency Fees**

	Due at Issuance of Travel Date	
4th Payment	Post-Adoption Agency Services	\$500
	Ukrainian Vulnerable Child Contribution	\$500
	Families residing in an MLJ licensed state will add \$800.	
	See Post Adoption Fees on page 4.	

	Paid In-Country	
5th Payment	Foreign Country Program Expenses (2 nd Portion)	\$8,500
	See Fees Paid Abroad on page 4.	

These fees are specific to families who become an MLJ Adoptions' family with a completed dossier; the determination of what constitutes a completed dossier is at the sole discretion of MLJ Adoptions.

Disclaimer: Please see page 5 for listing of 3rd party fees and additional fees.