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[mljadoptions.org](http://mljadoptions.org)

## Bulgaria Program Adoption Fees

### Adoption Application

\$395

**1<sup>st</sup>  
Payment**  
\$4,100

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

**2<sup>nd</sup>  
Payment**  
\$5,350

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

**3<sup>rd</sup>  
Payment**  
€2,850

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

**4<sup>th</sup>  
Payment**  
€1,900 +  
\$1,650

Due Upon Receiving Referral Timeline depends on when a family is matched with a child.	
<b>Foreign Country Program Expenses (2<sup>nd</sup> Portion)</b>	€1,900
<b>Post-Adoption Agency Services</b>	\$1,650
Families residing in an MLJ licensed state will add \$2,250 plus mileage for five post-adoption reports and visits.	
See Fees Paid Abroad and Post Adoption Fees on page 6.	
*If you are pursuing a Waiting Child through <b>Alista</b> , second portion of payment will be explained on page 7.	

**5<sup>th</sup>  
Payment**  
€4,750

Due Upon Completion of Court Process Usually about 2-4 months after the 4 <sup>th</sup> Payment.	
<b>Foreign Country Program Expenses (3<sup>rd</sup> Portion)</b>	€4,750
See Fees Paid Abroad on page 4.	
*If you are pursuing a Waiting Child through <b>Alista</b> , 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 \$2,250 to the fourth payment for five (5) 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](mailto: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 2<sup>nd</sup> 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, Triadista 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

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, MLJ requires an agency-completed report one month after date of placement. Bulgaria requires agency-completed reports at 6-, 12-, 18-, 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:

**3<sup>rd</sup>  
Payment**  
€1,500

Due Upon Dossier Submission	
Alista 1 <sup>st</sup> Portion	€1,500

**4<sup>th</sup>  
Payment**  
€3,500 +  
\$1,650

Due Upon Referral Acceptance	
Alista 2 <sup>nd</sup> Portion	€3,500
Post-Adoption Agency Services	\$1,650

**5<sup>th</sup>  
Payment**  
€3,500

Due Upon Completion of Court Process	
Alista 3 <sup>rd</sup> Portion	€3,500

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Signature of First Parent

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Print Name of First Parent

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Date of Signing

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Signature of Second Parent

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Print Name of Second Parent

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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**

<b>Due Upon Receiving Referral</b>	
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	
• MLJ licensed state families	\$50 per report per additional child
• Non MLJ Licensed state families	

**Fifth Payment**  
**No Applicable Agency Fees**

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