

Application for Participation



A Community of Adoptive Christian Families Working Together to Help Reduce the Financial Burden of Adoption by Activating Their Networks of Family & Friends

Our heart & our ministry ...

What a blessing it is to have you consider partnering with ABBA Fund as part of your adoption journey. ABBA Fund was founded by Christian adoptive families who were clearly responding to God's call on their lives to care for orphans through adoption but needed help reducing the financial burden of adoption to fulfill that call.

Christian Family Adoption Grant Fund Overview

ABBA Fund continually seeks the best ways to provide adoption assistance for Christian families – and we're excited to introduce the **Christian Family Adoption Grant Fund**:



- Ability to fundraise from your social networks into a charitable adoption fund
- Your own story, profile page & online contribution form on ABBA Fund's website
- Opportunity to participate in a grant fund to help overcome the cost of a home study
- Partnering synergy with generosity platforms like PureCharity.com to expand your potential fundraising channels
- Expedited interest-free loan application for participating families to help with any financial gap remaining at the end of your adoption
- Option to keep your fund participation active for the year after your child is home for assistance related to major medical services necessary to care for your adopted child

We would like to educate potential grant family participants – as well as the donors who want to help families adopt – on the strict IRS guidelines that govern how these types of funds are managed before you apply to participate and before any contributions are made. The next few pages of the application are devoted to accomplishing that, so please read them carefully and thoroughly.

A little background ...

Since 2004, ABBA Fund has provided more than \$4.2 million in adoption assistance to Christian families, primarily through interest-free loans to help with the cash crunch that happens at the end of an adoption journey. That number continues to grow every week as ABBA Fund continues to make new loans to families as current loan families pay theirs off. During that time, ABBA Fund's community of adoptive families assisted has grown to over 560+ families who have welcomed home 750+ orphans as sons and daughters.

During that time we've had numerous families ask if there was a way ABBA Fund could help them get started with the cost of a home study and other start-up costs to get an adoption moving forward, and more recently if there are any programs to assist with the cost of surgeries or necessary medical procedures to help their new son or daughter once they are home. We have established the processes and procedures required to meet IRS guidelines and maintain the charitable integrity of gifts received for such needs. We are also expanding the base of those willing to support these adoption needs to a broader audience of public support (a key requirement when it comes to the charitable nature of the gifts our ministry receives).

Our community and our shared heart ...

ABBA Fund was founded with the mission to provide adoption assistance to Christian families. The adoptive families we select to participate in our **Christian Family Adoption Grant Fund** share our heart and vision. Our heart is to help orphans be placed into loving, nurturing Christian family environments where the child will not only experience the love of Jesus Christ but be introduced to the person of Jesus Christ – and prayerfully one day trust in Jesus so that he or she will be adopted into ABBA Father's family through salvation (Romans 8:14-16; Galatians 4:4-6; Ephesians 1:4-6). Thus, the name of our ministry – ABBA Fund.

As we review your application, we are looking for evidence of that same heart. Please answer your questions in that spirit. If this is not your heart, we would encourage you to explore other assistance options like the ones profiled under the [Adoptions Resources](#) area on our website.

Understanding the charitable boundaries and related tax issues ...

As we've walked alongside hundreds of adoptive families, we have observed the growing number of ways that adoptive families are raising funds for their adoptions – the majority of which are so creative and obviously God-inspired with great missional impact to help others understand the plight of the orphan and how God calls us to adopt.

But at the same time we also have seen a blurring and confusion of “charitable gifts” and “personal gifts” with the use of so many new online giving utilities and programs. For a financial contribution to a family's adoption to be “charitable” (and tax-deductible for the donor), there are some strict IRS guidelines which must be adhered to for the protection of the donor and the recipient. For ABBA Fund and our commitment to financial integrity, we also have additional standards that we adhere to as members of the Evangelical Council for Financial Accountability (ECFA). Because of the specific issues around adoption, ECFA has even published a specific white paper on [Child Adoption Fundraising and Support](#) to provide further clarity for ministries like ABBA Fund.

Part of the urgency of our concern for families employing some of these methods is related to a fact about the Federal Adoption Tax Credit, which is a great benefit that every adopting family in the U.S. should take advantage of. In a [2012 report to Congress](#), the Taxpayer Advocate Service from the IRS reported that:

“Sixty-nine percent of all adoption credit claims during the 2012 filing season were selected for audit.”

Since adoptive families are at a higher risk of audit, they need to be very prudent in the way they raise funds for their adoptions and need solid counsel on how to best navigate the technicalities of “personal gifts” and “charitable gifts” for protection of their family and their friends & family who are generously giving.

ABBA Fund prayerfully listened and investigated ways to provide further assistance for the needs and financial burdens faced by Christian families adopting. We took the strategic step to ask nonprofit legal experts to help us create a way to help families like yours participate in the a charitable giving fund that would safely meet IRS guidelines for both the receiving family and the donor and adhere to our ECFA standards – and the result is our **Christian Family Adoption Grant Fund**.

The formation of the **Christian Family Adoption Grant Fund** helps ABBA Fund accomplish two important objectives that are part of our core mission to provide adoption assistance for Christian families:

1. Help build awareness of the IRS guidelines surrounding adoption funding and educate adoptive families on how to properly raise charitable support to reduce the financial burden of adoption
2. Provide a charitable program with the transparency and reputable process to allow the giving community to provide generous support for adoption assistance that is tax-deductible

This grant fund is a community of adoptive Christian families working together to help reduce the financial burden of adoption by activating their networks of family & friends. And that's key. Your participation is as part of a group of qualified families helping raise support for ABBA Fund's **Christian Family Adoption Grant Fund** from which we support adoptive families as we review and determine need based on the amount of funds received into the grant fund.

APPLICATION CHECK LIST FOR:

(FAMILY NAME)

The first step to participating in the Christian Family Adoption Fund is reviewing and then completing this application package. This complete application must be submitted to ABBA Fund for verification prior to our setting up your family profile to begin participating as part of the grant fund. While not restricted to any one or all of these characteristics, for approval we are looking for families that reflect the heart of ABBA Fund's mission, and:

- Verify that they are pursuing adoption with a registered adoption agency or a legitimate adoption facilitator or process
- Share the vision and values ABBA Fund has shared in this application package and on our website, including recognizing the missional impact their adoption can have to encourage others to care for orphans
- Confirm that the financial requirements to adopt present a financial burden for their family
- Demonstrate a plan for a successful adoption, including evidence of the financial stewardship needed to complete the adoption, a community of support which includes local church membership, and a spiritual maturity to raise their child(ren) in a biblically-based home

We will prayerfully consider all applications. Application review and approval for the Christian Family Adoption Grant Fund takes 2-4 weeks. Each application is structured to be assessed in the following areas: Heart for Adoption, Spiritual Wellness of Family, Educational and Parenting Values and Financial Stewardship. If approved, you will be contacted via email by our Family Relations team with instructions to set up an online profile. Please thoroughly complete the application to prevent delays in processing. PLEASE DO NOT STAPLE. You may submit:

- Via email to application@abbafund.org (PDF or Word format)
- Via the USPS to ABBA Fund – CFA Grant Fund, PO Box 868049, Plano, TX 75086-8049
- Via fax at 877-899-5067

Not all applications will be approved to participate in the grant fund. ABBA Fund does not provide an explanation of approvals or denials.

As part of your completed application, the following is required:

- A signed Christian Family Adoption Grant Fund "Administration & Guidelines Understanding"
- Copy of your current driver's license for you and your spouse
- Copy of your completed Home Study (or an explanation of your plan to get a Home Study done)
- Copy of most recent Federal Tax Return (first two pages only)
- Copy of most recent pay check stub for you and your spouse, if working
- A Credit Report Card for each of you from Creditkarma.com (a free service that does not impact your credit score), or from a similar service which includes a recent credit score and verification of total reportable debt, attached to the application
>> NOTE: The print function on Credit Karma defaults to a text version that prints out 20+ pages. If at all possible, take screen shots of your computer screen – or even a pic of your screen using your phone camera – of the screens that show 1) the summary that has your overall grade and grades for each subsection, 2) the Credit Score Center summary (the TransUnion tab), and 3) the left-hand column that shows the list of all your credit card balances and loan balances. (Sometimes their format changes, so the three items listed above is what we're interested in seeing for interest-free loan applications.)
- Three references must be received by ABBA Fund prior to review of your application. References should include: your Pastor, an employer/co-worker and friend. (Reference pages are included as the last three pages in this application form. These should be completed and mailed to ABBA Fund by your references.)
>> NOTE: If you have been at your current church for less than three years, we would strongly recommend also sending in a reference letter from your former church pastor or at least small group leader. Showing evidence of a strong local church connection and relationships is an important part of our assessments of loan applications.
- A photo of your family and if possible the child you are adopting

How did you hear about us? Friend Online Search Website Link (from where?): _____

Conference or Meeting (which one?): _____

Agency Referral (which one?): _____

Ministry Referral (which one?): _____

Other _____

Administration & Guidelines Understanding

Let us apologize right up front for the directness of some of the required legal language you are about to wade through. Our heart is to help reduce the financial burden for your family to adopt and we are honored to have the potential blessing of serving you and being part of your adoption journey – but please understand that our first responsibility is to protect the charitable status and financial integrity of ABBA Fund for the hundreds of families we serve and the millions of dollars we provide for adoption assistance. Let's walk through what you need to know about how the Christian Family Adoption Grant Fund works in order to be a catalyst for charitable gifts that are tax-deductible for the generous donors giving them.

FAMILY APPLICANT NAME: _____

While the Christian Family Adoption Grant Fund provides an ideal scenario for adoptive families to fundraise from their social networks of friends and family into a charitable adoption fund, it is only possible because ABBA Fund manages that fund in accordance with IRS guidelines and Evangelical Council for Financial Accountability (ECFA) standards. To ensure that each adoptive family seeking participation in our grant fund fully understands the guidelines and controls to which ABBA Fund will adhere, please read and initial each of the explanations below and sign as the end of this document to indicate your understanding and willingness to adhere to these operating principles before completing the application.

ABBA FUND'S CHARITABLE REQUIREMENTS

Husband's Initials _____ Wife's Initials _____

ABBA Fund is a 501(c)(3) nonprofit ministry and is a member in good standing with the Evangelical Council for Financial Accountability (ECFA). In order to protect our federal charitable status with the IRS and our membership with ECFA, ABBA Fund manages each of its grant and loan funds by strict standards outlined in this document. These guidelines explained in this document are part of the procedures ABBA Fund has in place to adhere to IRS regulations and protect the charitable integrity of a donor's gift. IRS regulations require that donations are made to the organization which is the approved charitable entity (ABBA Fund) and not the individual (family). As evidence of that, ABBA Fund maintains full control and administration of all donated funds, you will find this information fully disclosed on all donation forms, receipts and related materials -- and it is the responsibility of each participating family to help communicate this clarification to donors requesting to support their adoption.

Any repeated requests or demands by a family participating in one of our funds in a way that is in violation of these standards is grounds to immediately cancel their participation and forfeit any benefits from charitable contributions which they have helped raise for the fund, which are given with the understanding of ABBA Fund's full administration and control of all donated funds.

ADMINISTRATION & CONTROL versus DONOR REQUESTS

Husband's Initials _____ Wife's Initials _____

Donors are permitted to state a preference of how their contribution is used and request that it support a particular family that has been approved by ABBA Fund to participate in the Christian Family Adoption Grant Fund – but the gift must be given in support of ABBA Fund's charitable mission to assist Christian families to adopt. ABBA Fund will fully consider that request, while the ultimate authority regarding the disposition of the funds is at the discretion of ABBA Fund as the charitable organization.

(NOTE: Donors should not write the name of the family they are requesting to support anywhere on a check sent into ABBA Fund. Doing so would eliminate that gift's charitable nature because in an IRS audit situation it shows the intent of the donor to give to an individual instead of the charitable organization. Any request to support a particular family's adoption should be done by using the online form, including a contribution form with the check, or simply enclosing a personal note stating the preference.)

ABBA Fund is grateful for each donation given to the Chosen Family Adoption Grant Fund, and broad participation in the fund makes it more likely that each approved family will receive the grant and loans funds intended to reduce the financial burden of their adoption. Our intent is to fund qualified adoption expenses for each family participant with at least the total amount they helped raise for the Chosen Family Adoption Grant Fund.

PERSONAL CONTRIBUTIONS TOWARD YOUR OWN FUND

Husband's Initials _____ Wife's Initials _____

Families cannot make a charitable contribution toward their own fund, either directly or through a private foundation or donor-advised fund which they oversee. To maintain the charitable integrity of any support a family may receive from the grant fund, we encourage participating families to seek contributions from a broad and diverse public group.

Family Name: _____

GRANT FUND versus “PERSONAL ACCOUNT”

Husband's Initials _____ Wife's Initials _____

Your participation in the Christian Family Adoption Grant Fund is in no way to be construed as setting up a “personal account” with ABBA Fund, which is not permitted by IRS guidelines. Contributions you help raise for the grant fund do not create an account from which you can draw down funds as needed. Nor is there any agreement – even unspoken – guaranteeing a family that it will personally receive all of the funds it helps raise for ABBA Fund’s work. Your participation is part of a group of adoptive families for which ABBA Fund is attempting to reduce the financial burden of adoption so that orphans can be cared for in loving, nurturing Christian family environments. ABBA Fund will assist each participating family with creating and hosting an online profile to share their story and track the funds you help raise as part of the Christian Family Adoption Grant Fund, but the distribution of those funds is under the total administration and control of ABBA Fund as the charitable recipient of the gifts.

The grants disbursed from ABBA Fund's Christian Family Adoption Grant Fund rarely go directly to the participating family -- instead the disbursements go to third-party service providers (your adoption agency, lawyer, travel agent, etc.).

USE OF THE GRANT FUNDS

Husband's Initials _____ Wife's Initials _____

As mentioned earlier, the grants (and loans) disbursed from ABBA Fund rarely go directly to the participating family. Instead the disbursements from ABBA Fund go to third-party service providers (your adoption agency, lawyer, travel agent, etc.). It is ABBA Fund’s policy not to provide funds (grants or loans) that are primarily for the benefit of the family versus relieving the financial burden of adoption.

Acceptable expenses for grant and loan disbursements:

- Adoption Agency fees
- Social Worker fee for a home study and home visits
- Legal fees for lawyer services and law firm expenses
- Orphanage donations (preferably handled by your agency liaison)
- Travel costs for parents and the adopted child to enter the country and return home (preferably to a travel agent)
- Major medical costs within the year after the child legally becomes part of the family (surgeries, treatment for major illnesses, an initial medical evaluation to determine needed care for the child ... this opportunity is not meant to be multiple grants for things like wellness care, but larger grants paid directly to medical providers for remaining major medical expenses after insurance has paid its share)

Expenses that are not acceptable for grant and loan disbursements:

- Personal mileage reimbursement
- Personal meal expenses
- Sight-seeing travel or personal trips not required as part of the adoption
- Travel expenses related to other family members not required to be there for the adoption (except in rare circumstances)
- Personal home modifications or improvements to accommodate an adopted child

PLEASE NOTE: The disbursement of grant funds from ABBA Fund is meant to be for large expenses and not a continual list of smaller checks to a variety of different entities. In cases of excessive requests for disbursements of a grant or loan, a 20% administrative fee may be assessed at ABBA Fund's discretion on the disbursements to cover the labor and processing associated with the multiple disbursements. Any direct costs related to wire transfers, overnight or rush delivery fees, etc. are also deducted from the grant or added to the loan amount.

EXCESS CONTRIBUTIONS BEYOND ADOPTION NEED

Husband's Initials _____ Wife's Initials _____

ABBA Fund will not grant or loan funds beyond the determined need for a family’s adoption expenses. Any change in the estimated adoption expense in the family’s application should be updated and documented with ABBA Fund. Any funds that a family helps raise over and above their family’s personal adoption needs should be done so with no expectation of those funds being granted toward their adoption and will become part of the general Christian Family Adoption Grant Fund pool of resources. A family that helps raise a significant amount of funds beyond their adoption needs can request an assessment from ABBA Fund for converting the funds raised into a Legacy Child Fund which would allow the participating family to be part of supporting additional adoptive families with interest-free loans.

Family Name: _____

TERMINATION OF AN ADOPTION PROCESS

Husband's Initials _____ *Wife's Initials* _____

Any family participant in the grant fund that terminates their adoption pursuit can no longer participate in the grant fund, and all funds they helped raise for the Christian Family Adoption Grant Fund become part of the general pool to assist other families in need. Charitably contributed gifts cannot be returned to donors, and will be used for the purpose for which they were given – to assist Christian families to adopt. If a family suspends their adoption pursuit (for instance, after an adoption where the birth parents changed their mind), but intends to pursue again in the future, ABBA Fund asks that they remain in continued contact with the ministry and they can remain an active participant in the grant fund community.

SERVICE FEE FOR THE GRANT FUND

Husband's Initials _____ *Wife's Initials* _____

While ABBA Fund is working to minimize administrative fees by conducting successful events, please know that there are fees tied to bank card contributions and support of these online fundraising pages that are unavoidable. To that end, a nominal 5% fee will be deducted from all donations to the Christian Family Adoption Grant Fund to cover those costs when the contribution is received. ABBA Fund maintains the right to waive these fees in special circumstances and partnerships at its discretion. Any need to increase these fees will be communicated to all participating families prior to the increase taking affect and with the option for the family to no longer participate. (NOTE: In partnership with PureCharity.com to help fund adoptions, contributions from a Pure Charity giving fund will only be assessed a 2.5% fee by ABBA Fund. Please visit www.abbafund.com/purecharity for more details.)

GRANT FUNDS & ADOPTION TAX CREDIT

Husband's Initials _____ *Wife's Initials* _____

Grant funds received by a family reduce the amount of adoption expenses that can be claimed as part of the Federal Adoption Tax Credit. Loans – including ABBA Fund’s interest-free loans for approved families – do not reduce the amount of adoption expenses that can be claimed as part of the Adoption Tax Credit. A combination of grants and interest-free loans is the best way to maximize the impact of the Adoption Tax Credit on overall adoption costs. Families should confer with their personal accountant or tax advisor to ensure they are getting the full value of the Adoption Tax Credit.

STATEMENT OF FAITH & SHARED BELIEFS

Husband's Initials _____ *Wife's Initials* _____

Please read ABBA Fund’s [What We Believe and Statement of Faith](#) on our website. By initialing above, you are confirming that you share our beliefs and biblical values. ABBA Fund is a community of adoptive families who are committed to raising their children in a Christian faith environment consistent with our Statement of Faith. If your faith does not align with our Statement of Faith, then your family falls outside of our core mission and your application will not be accepted for participation in our grant or loan fund programs. We would encourage you to explore the other types of resource assistance provided in our [Adoption Resources](#) section of our website.

We have read this clarification, understand the IRS guidelines ABBA Fund must adhere to, and pledge to help communicate to our donors the distinction of making a contribution to ABBA Fund’s Christian Family Adoption Grant Fund (the charitable entity) versus making a personal gift to your family (which would not qualify as a charitable gift). We also understand and accept the nominal fee that will be assessed as part of the grant and loan fund administration.

Must be signed and each section initialed by both husband and wife:

Husband’s Signature

Wife’s Signature

Date

I. SUMMARY

FAMILY INFORMATION

Adoptive Father

Adoptive Mother

Last Name First Middle (Optional)

Last Name First Middle (Optional)

Address

Apartment/Unit #

City

State

ZIP

Date of Marriage

Home email

Father Phone

Father email Address

Mother Phone

Mother email Address

Home Phone

Other Contact Phone

FATHER'S INFORMATION

Company

Phone

()

Address

Occupation

Employed Since

Gross Salary

\$

Net Salary

\$

Country of Citizenship

MOTHER'S INFORMATION

Company

Phone

()

Address

Occupation

Employed Since

Gross Salary

\$

Net Salary

\$

Country of Citizenship

CURRENT DEPENDENTS (IF MORE ROOM NEEDED, MAKE NOTE HERE AND LIST AT END OF APPLICATION)

Name

Age

Relationship

CHURCH INFORMATION

Church Name

Pastor's Name

Member Since

Phone

()

Address

Does your church have an adoption assistance program? YES NO

If so, is it with ABBA Fund? YES
If not, who administers the fund?

Name of Fund:

II. HEART OF ADOPTION

ADOPTION SUMMARY

Agency or Facilitator Name		Contact Person	
Contact email		Phone	()
Address			
Number of children you are adopting?			
Country		Ages of children	
Special needs?		Sibling group?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Have you been matched with a child(ren) by a licensed adoption agency?	YES <input type="checkbox"/> NO <input type="checkbox"/>	When?	
Have you been approved to travel to pick up the child(ren)?	YES <input type="checkbox"/> NO <input type="checkbox"/>	Travel date?	

NOTE: If you are just starting out and don't have answers to the questions above, please either write below or attach a written page with a detailed explanation of the adoption process you are following, what your next steps are, and what expenses you are faced with for those steps.

ADOPTION COMMUNITY & PERPARATION (Attach a typed testimony ... can be written together as a couple)

Please review the [Adoption Resources](#) area of ABBA Fund's website (under the Adoption Journey section). Attach a written page where you share with us a little about the community around you and how you have prepared as a family:

- 1) what books, articles, organizations or people have most influenced your adoption journey,
- 2) what type of adoption community (other adoptive families) are you plugged in to, either locally or online, and
- 3) what have you done to prepare to live "the adopted life" and the many challenges that often come with raising an adopted child

ADOPTION TESTIMONY (Attach typed testimonies ... please both share individually)

Please be as detailed and thorough as possible when completing the application. Type your answers directly under the questions below. Include scripture where appropriate to support your statements. Both husband and wife must complete each item separately.

HUSBAND

Explain why you are adopting and how God has spoken to your heart about adoption.

WIFE

Explain why you are adopting and how God has spoken to your heart about adoption.

ESTIMATED ADOPTION COSTS	
Agency Fees	Notary / Authentication
Foreign Program Fees	Translation Fees
Home Study	Travel First Trip
In-Country Fees	Travel Second Trip
INS Fees	Visas / Passports
Orphanage Donation	Other
Total Adoption Costs	
PLANNED SOURCES OF FUNDS	
Personal Funds	Hopeful Loans & Grants (list below)
Employer Assistance	Name & Amount
Home Equity Line	Name & Amount
Fundraising	Name & Amount
Other	Name & Amount
Total Estimated Resources for Your Adoption	

NOTE: This following section of the application can be completed now or at a future date once a family has determined if they have a financial gap remaining near the end of their adoption journey, and if you are interested in applying for an interest-free loan from ABBA Fund. If you would like to pursue an interest-free loan from ABBA Fund to help with your final adoption expenses, please complete the following questions. (ABBA Fund’s typical interest-free loan is in the \$6,000-\$8,000 range and rarely will exceed more than 1/3 of the total adoption costs. Special consideration is giving for special needs and sibling group adoptions.)

What is the amount of financial assistance that you are requesting / anticipate needing?

For good stewardship of our resources and to help as many families as possible, ABBA Fund would like loans to be paid back within a 3-year (36-month) period – so estimate monthly repayments using that benchmark ... but we are willing to be flexible under certain circumstances. (NOTE: Even if you plan to use the Adoption Tax Credit, ABBA Fund requires some level of monthly payment until your tax reimbursement would be received.)

If you are given an interest-free loan, would you be able to make monthly payments based on a 36-month term ... and if so, how much?

If a 36-month term is not feasible, how much could your family commit to a monthly payment?

III. SPIRITUAL WELLNESS OF FAMILY

Type your answers directly under the questions below if using Word, or attach a type written testimonies with both husband and wife answering individually. Please include scripture where appropriate to support your statements.

HUSBAND

1. Please share your understanding of the gospel.
2. Please share your personal testimony and salvation experience.
3. Please share your church involvement including any volunteer positions and/or group participation.

WIFE

1. Please share your understanding of the gospel and your salvation testimony.
2. Please share your personal testimony and salvation experience.
3. Please share your church involvement including any volunteer positions and/or group participation.

IV. PARENTING AND EDUCATIONAL VALUES

Type your answers directly under the questions below if using Word, or attach a type written testimony. Please include scripture where appropriate to support your statements.

HUSBAND & WIFE TOGETHER

1. What is your philosophy regarding the spiritual training of your child(ren)? Please include details as to how you will teach your child(ren) to know Jesus Christ.
2. Someday, your child will have questions about his/her life and existence. What will you teach your child(ren) about each of the following topics?
 - a. CREATION: How did it all begin? Where did we come from?
 - b. THE FALL: What went wrong? What is the source of evil and suffering?
 - c. REDEMPTION: What can we do about it? What is the basis and foundation of your relationship with God?
3. How would you describe your parenting style?
4. What parenting training have you received in the past, and how do you plan to continue to improve your parenting skills? (Some agencies will require specific training and some will not. Include how you plan to continually grow your parenting skills as your child ages)
5. If your child is not school age, what are your childcare plans?
6. What is your educational choice for your child?
 Home School Private Christian Public Other _____
7. What are your plans to ensure a strong biblical education?

V. FINANCIAL STEWARDSHIP

Include with your application a print out of the “Credit Report Card” showing your credit score, report card grades, and total reportable debt which is available for FREE from **CreditKarma.com** at <http://www.creditkarma.com/report> (similar reports from other financial reporting organizations will be accepted as long as they include a verification of your total reportable debt and your credit score).

NOTE: The CreditKarma.com service is a “soft inquiry” and will not impact your credit score at all – it’s also a service that we believe will be beneficial to your personal financial stewardship. Please understand that your application will not be reviewed if a Credit Report Card or similar credit reporting tool is not provided. Financial Stewardship is only one element that we look at in the review of your application, but this information is critical in order to be God-honoring stewards of the resources with which He has entrusted to ABBA Fund.

PROJETED CASH FLOW CALCULATION

	<i>Monthly</i>
Gross Income	\$
Charitable Giving (church tithe & other offerings)	\$
Taxes	\$
Debit Repayment (not including Home Mortgage)	\$
Net Spendable Income (Total Gross Income – Giving – Taxes – Debt)	\$
Living Expenses	
Housing	\$
Mortgage/Rent	\$
Property Taxes	\$
Insurance	\$
Utilities	\$
Other	\$
Total Living (a)	\$
Food (b)	\$
Clothing (c)	\$
Transportation	
Car Payment	\$
Insurance	\$
Gas/Maintenance	\$
Total Transportation (d)	\$
Entertainment/Recreation (e)	\$
Medical Expenses (f)	\$
Insurance (g)	\$
Gifts (h)	\$
Miscellaneous (i)	\$
Total Living Expenses Sum of (a) through (i)	\$
Monthly Cash Flow (Net spendable Income – Total Living Expenses)	\$

Statement of Net Worth	
Assets	
Cash	
On hand	\$
Checking	\$
Savings	\$
Investments	
Stock	\$
Bonds	\$
Real Estate (other than your home)	\$
Other	\$
Retirement Accounts	
Personal Property	
Auto	\$
Auto	\$
Household	\$
Real Estate (Home)	
Other Assets	
Total Assets	\$
Liabilities	
Current Bills	\$
Credit Cards	\$
Auto Loans	\$
Home Mortgage	\$
Other Liabilities	\$
Total Liabilities	\$
Estimated Net Worth (Assets - Liabilities)	\$

Home Church Contact Information

To validate information about your adoption journey, ABBA Fund typically contacts the family’s pastor or other church staff or lay leader. Please list two individuals connected to your church that you would be comfortable ABBA Fund contacting to verify information in your application package (pastor, elder, deacon, lay leader, staff, etc.):

Name		Phone	()
Address			
Relationship		Email	

Name		Phone	()
Address			
Relationship		Email	

Name and Contact Information of Nearest Relative

Please list the name of a relative who we could contact if we cannot for the same reasons stated above.

Name		Phone	()
Address			
Relation		Email	

Picture of your family and, if possible, the child you are adopting

Please either enclose a good quality picture(s) with your application, or email digital photo(s) to Tami Burkett, Director of Family Relations, tami.burkett@abbafund.org. These photos will be used as part of your online profile and contribution form.

Can we utilize your family’s photo and adoption story as part of what ABBA Fund shares on our website, social media efforts and marketing materials? YES NO PLEASE CONTACT FIRST

APPROVAL SIGNATURE

We hereby consent for ABBA Fund to contact our adoption agency and any other person or institution named in this application, and we authorize such person and institutions to verify information for ABBA Fund about our adoption. Our submission also gives our consent for ABBA Fund to use our family story and pictures as part of the marketing to help fundraise for adoption assistance grants and loans.

We understand and agree that:

- 1) ABBA Fund contacting any of individuals in no way indicates approval of our application,
- 2) whether or not financial assistance is provided is at the total discretion of the ministry and its representatives, and
- 3) ABBA Fund is not obligated to provide any assistance to us.

Signature of Adopting Father		Date	
Signature of Adopting Mother		Date	



Employer/Co-worker Reference

Name of Family Providing Reference For _____

Thank you for taking the time to complete this reference form on behalf of the family. We understand that you may not know all the details of the family's life but we ask you be as candid as possible. Each reference is confidential. Please answer each question on this reference completely on a separate page and return to us by mail at ABBA Fund, PO Box 868049, Plano, TX 75086 ... or you may return it by email at application@abbafund.org ... or by fax at 877-899-5067. Please call us with questions at 888-775-3422.

NAME AND CONTACT INFORMATION OF EMPLOYER OR CO-WORKER			
Name		Phone	()
Address			
Email			

Please be as thorough as possible while answering these questions.

1. How long have you known this person?
2. How would you describe this person's work habits?
3. How would you describe this person's character?
4. If an interest-free loan is provided do you have any reason to believe this family would not repay it?
5. Please add any additional comments or concerns.

Signature

Date



Friend Reference

Name of Family Providing Reference For _____

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NAME AND CONTACT INFORMATION OF FRIEND			
Name		Phone	()
Address			
Email			

Please be as thorough as possible while answering these questions.

1. How long have you known this family?
2. How are you acquainted with this family?
3. How would you describe this family?
4. Do you have any concerns about them as parents?
5. If an interest-free loan is provided do you have any reason to believe this family would not repay it?
6. Please add any additional comments or concerns.

Signature

Date



Pastor Reference

Name of Family Providing Reference For _____

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NAME AND CONTACT INFORMATION OF PASTOR

Name		Phone	()
Address			
Email			

Please be as thorough as possible while answering these questions.

1. How long have you known this family?
2. How would you describe this family?
3. Please describe the family's church involvement.
4. Please describe the family's spiritual life and witness for Christ?
5. Do you have any concerns about them as parents?
6. If an interest-free loan is provided do you have any reason to believe this family would not repay it?
7. ABBA Fund views its loan agreements as a covenant versus a legally binding guarantee. While rarely the case, if an interest-free loan is provided and the family fails to repay it, as an alternative to legal avenues would you or someone you appoint in your church family be willing to serve as accountability partners willing to counsel this family in Biblical stewardship principles and the covenant they have signed?
8. Please add any additional comments or concerns.

Signature

Date