

SPENCE-CHAPIN INTERNATIONAL ADOPTION PROGRAMS
UNDERSTANDING FEES AND EXPENSES
(Attachment A)

Overview

Spence-Chapin Services to Families and Children (“Spence-Chapin”) is a not-for-profit agency that relies on a combination of fees, grants, and fundraising to support its work in intercountry adoption.

This document is available to the general public, including prospective adoptive parents, prior to application. This document provides a written schedule of expected total fees, estimated expenses, and an explanation of the conditions under which fees or expenses may be charged, waived, modified, or refunded. This document outlines when and how the fees and expenses must be paid. All fees payable to Spence-Chapin (professional service fees) and all Country Program Fees are payable via check, credit card, debit card, money order, or in rare cases where approved by Spence-Chapin via wire. Third party fees are outlined in Addendum A and each third-party vendor establishes its own non-cash method of payment; some third-party vendors may only accept payment via credit card or debit card.

Enclosed, *Addendum A*, at the end of this document are program-specific fee breakdowns specific to each Spence-Chapin adoption pathway, namely:

1. South Africa, local families¹
2. South Africa, networking families²
3. Bulgaria, local families
4. Bulgaria, networking families
5. Colombia, local families
6. Colombia, networking families
7. Colombia Heritage, local families³
8. Colombia Heritage, networking families⁴

Whereas the body of this document serves to outline when fees to Spence-Chapin are due and what services are encompassed within the fees to Spence-Chapin, the program-specific fee breakdowns additionally detail third-party fees and anticipated expenses that can reasonably be anticipated in the adoption process but which are not payable to Spence-Chapin, such as travel costs.

All clients will be required to sign an Acknowledgement of Understanding Fees after thoroughly reading this document, *see Addendum B*.

All clients will be required to sign a country-specific Fee Schedule, *see Addendum C*.

¹ “Local Families” are families who resides in New York or New Jersey within 100 miles of Spence-Chapin’s Manhattan office; Spence-Chapin directly provides the home study services as well as the post-adoption visits and reporting for these families.

² “Networking Families” are families who reside outside of New York or New Jersey, or who reside within New York or New Jersey but beyond 100 miles of Spence-Chapin’s Manhattan office; these families are working with Spence-Chapin as their primary provider while concurrently working with a “networking agency” for home study and post-adoption reporting. Networking agencies must sign Spence-Chapin’s Exempt Provider Agreement and operate as an Exempted Provider to Spence-Chapin.

³ Fees are **reduced** for Colombia Heritage clients due to rules and regulations of Colombia’s Central Authority, Instituto Colombiano de Bienstar Familiar (“ICBF”)

⁴ Fees are **reduced** for Colombia Heritage clients due to rules and regulations of Colombia’s Central Authority, Instituto Colombiano de Bienstar Familiar (“ICBF”)

Fees to Spence-Chapin are made in five (5) installments for local families and four (4) installments for networking families, as described later in this document.

Fees within the adoption process can broadly be broken into the following categories:

1. Home study

- a. For Local Families, Spence-Chapin charges a home study fee of \$2,500 which covers the home study (documentation collection, visits/interviews, written home study report). This is payable to Spence-Chapin as the Third Installment for Local Families and is due at the time of the first home study visit. Any home study updates and/or addendums needed during the course of a Local Family's pursuit of a singular adoption process in the same country program are provided at no additional fee.
- b. For Networking Families, this fee will be payable to the networking agency⁵ who conducts home study and any applicable home study updates and addendums. The estimated range of this fee is detailed in *Addendum A*⁶. This is payable to the networking agency (which is acting as an Exempted Provider to Spence-Chapin). The time at which this will be charged to the Networking Family is based on networking agency's policies, but typically is due either at the time of contracting for home study services, or prior to the initial interview. Prior to a client contracting with a networking agency for home study services, Spence-Chapin contracts with the agency identified by the client. At the point of contract, all fees are discussed and disclosed to the client.

2. Adoption expenses in the United States – this includes, but is not limited to, costs for personnel, administrative overhead, communications, any other costs related to providing adoption services (generally referred to as Spence-Chapin's "professional services fees"), legal services, training/education, and other costs related to providing adoption services in the United States.

- a. **Monitoring Fee** - All clients, local and networking, have a non-refundable \$500 Monitoring and Oversight fee due upon signing the Adoption Agreement.⁷ Clients pay this to Spence-Chapin as a pass-through fee; Spence-Chapin then pays this mandatory fee to IAAME (the International Adoption Accreditation and Monitoring Entity).

⁵ A networking agency is defined as an agency that is licensed in the Networking Family's state and which provides specific services (namely home study and post-placement/post-adoption reporting). The Networking Family contracts individually with the networking agency; additionally, Spence-Chapin and the networking agency must sign a contract together (called an Exempt Provider Agreement or a Supervised Provider Agreement) for the purpose of collaboration.

⁶ Addendum B is intended to be comprehensive of known set expenses and possible cost ranges for third party expenses associated with your adoption process; your Spence-Chapin staff members are available to answer questions on these documents

⁷ On February 1, 2018, the US Department of State and the Accrediting Entity, Intercountry Adoption Accreditation and Maintenance Entity ("IAAME"), implemented a new fee structure applicable to all Adoption Service Providers (US Adoption Agencies). This \$500.00 "Monitoring and Oversight" fee will apply to all international adoption cases. IAAME will collect the \$500.00 fee from Spence-Chapin for each application accepted and approved by Spence-Chapin and will require regular and ongoing reporting on all cases. As such, clients will be required to pay the \$500.00 as described above in addition to all other program fees. The Monitoring and Oversight fee is a one-time, mandatory fee for all approved clients and it is non-refundable. This fee applies to all clients applying to our Bulgaria, Colombia, Colombia Heritage, or South Africa program, whether local or networking. IAAME is also requiring an additional \$500.00 payment per child if and when a client family accepts a referral of more than one child. In its efforts to remain child-focused and reduce barriers to international adoption, Spence-Chapin is committed to absorbing the cost of any additional "per child" cost after the initial monitoring fee has been paid. For more information on Monitoring and Oversight fees, please visit the Department of state website [here](#).

b. **Spence-Chapin's Professional Services Fees**⁸ are as follows:

- i. **\$15,500** for Local Families in the South Africa, Colombia and Bulgaria programs (apart from the home study, which, as stated above, is \$2,500 and apart from the \$500 Monitoring and Oversight fee which is paid to Spence-Chapin as a pass-through fee to the accrediting entity, IAAME).
- ii. **\$13,250** for Local Families in the Colombia Heritage program (apart from the home study, which, as stated above, is \$2,500 and apart from the \$500 Monitoring and Oversight fee which is paid to Spence-Chapin as a pass-through fee to the accrediting entity, IAAME)
- iii. **\$15,500** for Networking Families in the South Africa, Colombia and Bulgaria programs (apart from the \$500 Monitoring and Oversight fee which is paid to Spence-Chapin as a pass-through fee to the accrediting entity, IAAME).
- iv. **\$13,250** for Networking Families in the Colombia Heritage Program apart from the \$500 Monitoring and Oversight fee which is paid to Spence-Chapin as a pass-through fee to the accrediting entity, IAAME).

c. **Parent Preparation and training:** Fees for parent preparation and training are incurred in the following ways:

- i. Fees for parent preparation and training due to Spence-Chapin: All families, local and networking, are required to complete trainings facilitated by Spence-Chapin's staff. This is detailed in *Addendum A*.
- ii. Fees for parent preparation and training are due to third-party providers, including but not limited to Adoption Learning Partners, Creating a Family, Foster Parent College. The anticipated range of this cost to families is detailed in *Addendum A*.
- iii. For networking families, the networking agency may have a separate fee for parent preparation and training services provided by their agency. The expected range of that fee is detailed in *Addendum A*.

Foreign country program fees – this refers to the expenses related to all adoption services that will be provided in the child's country of origin and includes, but is not limited to, the costs of personnel, administrative overhead, training and education, legal services, communications, and other costs related to providing adoption services in the child's country of origin. See *Addendum A*, at the end of this document for program-specific fee breakdowns.

3. **Care of the child** – this describes the expected total fees and estimated expenses charged to prospective adoptive parents for the care of the child in the country of origin prior to adoption, including but not limited to, costs of food, clothing, shelter, medical care, foster care services, orphanage care, and any other services provided directly to the child
 - None of Spence-Chapin's programs require a fee for care of the child.
4. **Translation and document expenses** – this includes the expected total fees and estimated expenses for obtaining any necessary documents and for any translation of documents related to the adoption. This includes, but is not limited to, costs for obtaining, translating or

⁸ Spence-Chapin's Professional Service Fees are separate from home study and post-placement/post-adoption reporting fees pursuant to regulations governing fee breakdown explanations (22 CFR 96.40). If you have any questions, please contact Spence-Chapin's international Adoption Department.

copying records or documents required to complete the adoption, costs for the child's court documents, passport, adoption certificate and other documents related to the adoption as well as costs for notarizations and certifications.

- See *Addendum A*, at the end of this document for program-specific expense estimates for this category.
5. **Contributions** – this includes any fixed contribution amount or percentage that the prospective adoptive parent(s) will be expected or required to make to the child protection or child welfare service programs in the child's country of origin or in the United States. An explanation of the use of the contribution will be provided. **None of Spence-Chapin's programs have a contribution.**
 6. **Post-Placement/Post-Adoption Reports** – this represents the expected total fees and estimated expenses for any post-placement/post-adoption visits and reports as required by Spence-Chapin and/or the country of origin.
 - a. For Local Families, Spence-Chapin requires an initial post-placement/post-adoption home visit within the first 2-4 weeks of homecoming; that visit is at an effective fee of \$500. For local families, Spence-Chapin then provides all post-adoption visits and reports at the intervals required by the country of origin at no fee to the client. In addition to providing the post-adoption visits and reports at no fee, Spence-Chapin also offers up to five parent coaching sessions with a clinician in the Pre and Post Adoption Services Department at no additional fee during the period of country-required post-adoption monitoring and reporting
 - b. For networking families, the networking agency will have fees payable for the post-placement/post-adoption visits. An estimated range of these fees is provided in *Addendum A*, at the end of this document for program-specific expense estimates for this category. Spence-Chapin does not charge any separate fees for monitoring of post-adoption reporting completed by Networking Agencies. In addition to providing monitoring of the post-adoption visits and reports at no fee, Spence-Chapin also offers up to five parent coaching sessions with a clinician in the Pre and Post Adoption Services Department at no additional fee during the period of country-required post-adoption monitoring and reporting.
 7. **Third Party Fees** – this includes, but is not limited to, fees to competent authorities for services rendered or to Central Authorities or governmental bodies for processing fees.
 - a. See *Addendum A*, at the end of this document for program-specific expense estimates for this category.
 8. **Travel and accommodation expenses** – this includes the expected total fees and estimated expenses for any travel, transportation and accommodations for prospective adoptive parent(s).
 - a. See *Addendum A*, at the end of this document for program-specific expense estimates for this category. Clients are responsible for all travel expenses for themselves and the adopted child(ren). There are two forms of travel:
 - i. International Travel – Travel expenses include ground and air travel, lodging, and food for one or two trips to the child's country of origin, depending on the country requirements. Spence-Chapin's foreign providers

will typically make arrangements with travel vendors (such as hotels, transportation, etc.) on client's behalf and breakdown estimated travel expenses; however, Spence-Chapin cannot guarantee or predict actual cost of travel. Factors such as departing city, number of travelers, seasonal cost fluctuation, delays in travel, and/or complications in the adoption process may increase travel costs. International travel costs are estimated in *Addendum A* but are subject to change and are never under the control of Spence-Chapin.

- ii. Domestic Travel – Clients may be required to incur direct travel expenses related to attending in-person trainings at Spence-Chapin's office, including costs of ground/air travel, lodging, and food. Estimated costs of domestic travel are detailed in *Addendum B*. Spence-Chapin cannot predict or control the actual cost of travel. Clients will be responsible for making their own domestic travel arrangements if necessary. Factors such as departing city, date of purchase, number of travelers, seasonal cost fluctuation, delays in travel, etc. may increase travel costs. These costs are subject to change and are never under the control of Spence-Chapin.

9. Medical Expenses

a. For the prospective adoptive child(ren) – See *Addendum A* for cost estimates. adoptive families are required to have a (local) physician with expertise in evaluating foreign medical records review the records of the prospective adoptive child before accepting a referral. Client(s) is responsible for costs related to this consultation. This cost should be paid directly to the physician conducting the review. In addition, the US Department of State requires a medical exam before issuing the child a visa. Adoptive families should anticipate medical expenses for the initial examination of the adoptive child and for any necessary vaccines and/or treatment of medical concerns. Fees vary based on country and child's needs, again see *Addendum A* for cost estimates. These fees are paid to the US Consulate and other healthcare entities in the child's country of origin as necessary.

b. For clients- clients and all household members are required to get a medical examination as part of the home study process. Ongoing requirements for updated medicals may apply based on country and state requirements. Clients in the Colombia Program are also required to undergo a psychological evaluation in the United States as part of their dossier submission to Colombia, which may cost approximately \$1,500 (depending on insurance coverage and provider costs). In addition, Spence-Chapin strongly encourages clients to comply with the Center for Disease Control's [recommendations](#) for pre-travel check-ups, vaccinations, etc., which may cause clients to incur additional medical expenses.

Special Services

No part of Spence-Chapin's professional services fees are used to fund any separate program or providing any special services such as cultural programs for adoptee(s), scholarships, or other services.

Procedures for Transferring Funds to Foreign Countries

Any fees owed to foreign providers must be paid through Spence-Chapin. Upon receipt of an invoice from Spence-Chapin's foreign supervised provider, Spence-Chapin will invoice the client for the amount requested. The client will be asked to pay funds to Spence-Chapin and Spence-Chapin's finance department will wire the funds to its foreign supervised provider. These processes are in place to minimize, if not eliminate, the need for prospective adoptive parents to pay for

adoption services in the country of origin via cash. If prospective adoptive parents are asked to make any unexpected cash payment within the country of origin, they shall immediately inform Spence-Chapin's Director of International Adoption so that determination can be made about the appropriateness of the cash payment. Any fees outlined in *Addendum A* which are categorized as Country Program Fees must be paid through Spence-Chapin as pass-through fees.

Fee Increases

Spence-Chapin will not increase any fees paid to Spence-Chapin during a client's adoption process (i.e. from signing the Adoption Agreement to completion of Post-Adoption reporting). Country fees or fees to third parties (such as USCIS), however, may change without prior notice to Spence-Chapin or the client. In the event that additional fees and expenses are incurred in the country of origin or by third parties, those fees and expenses will only be passed on to the client under the following circumstances:

1. *With notice*: whenever possible, Spence-Chapin will disclose any additional fees and/or fee increases to clients in writing prior to a fee change; or
2. *Without notice*: under very limited and urgent circumstances, such as in a case where a child needs emergency medical services, Spence-Chapin may be required to make a decision as to whether or not to incur costs and expenses on behalf of and for reimbursement by the clients unanticipated expenses. Whenever possible, Spence-Chapin will attempt to give notice and obtain consent for additional costs and expenses before they are incurred. All clients will be required to sign a Notice of Unanticipated Expenses (*Addendum D*) at the beginning of the adoption process, so that in the event of emergency expenses, Spence-Chapin will be prepared to act in accordance with the clients' expectations.

Spence-Chapin provides receipts to the prospective adoptive parent(s) for fees and expenses paid directly by the agency in the foreign country and keeps copies of such receipts.

Refund Policy

Refunds are available for services not rendered and will be granted within sixty (60) days of the completion of the delivery of services. Refunds will be issued by check. Fees to Spence-Chapin are payable in installments; each installment covers the costs of services happening at that stage of the process. Refunds are available on a pro-rated basis for services not rendered. The prorating is described within each installment description below.

Fee Installments for Spence-Chapin Fees:

First Installment for Local and Networking Families (\$2,500)

This fee is applicable to all clients whose application is approved and is due at the time of submitting a signed Adoption Agreement. Signing of the Adoption Agreement by Spence-Chapin and the client(s) constitutes acceptance into the program. This fee covers the cost of registration review by a multidisciplinary taskforce; any communication(s) needed with foreign partners such as pre-screening for eligibility, etc.; program information webinar/orientation and any follow-up questions, consultations and discussions relating to the Adoption Agreement, case reporting for

monitoring and compliance purposes, and a \$500 fee to Spence-Chapin's accrediting entity, IAAME⁹.

Pro-Rated Refund Policy for the First Installment – Local and Networking Families

If the above services are not rendered, this installment fee is refundable within 60 days. At the point of payment, the following services will have already been completed: registration review, any eligibility screening necessary, program orientation webinar, client consults, and program entry communications, and adoption agreement review. Case reporting to IAAME for monitoring and compliance purposes occurs within 48 hours of receipt of the Adoption Agreement and the payment above. In the event that a client withdraws prior to this reporting requirement, the client will be refunded the \$500 Monitoring and Oversight fee; after that 48-hour window, the \$500 Monitoring and Oversight fee is non-refundable.

Second Installment (\$4,500 for Local Families¹⁰ and \$5,000¹¹ for Networking Families)

Local Families (\$4,500)

This fee installment is due at the completion of Spence-Chapin's two-day in-person training and covers the following:

1. A two-day in-person training (parent preparation) facilitated live by Spence-Chapin staff; this training is provided in seven modules covering topics which include but are not limited to: attachment, trauma, grief/loss, discipline and behavior management, transracial parenthood, talking about adoption, and the impact of adoption on child development and identity development. Additionally, during this two-day training, Spence-Chapin brings in a pediatrician who is an expert in international adoption medicine to facilitate a module on common medical needs. The two-day training also encompasses a moderated panel of parents who are parenting through international adoption to discuss adjustment challenges, bonding/attachment issues, share experiences of travel and navigating post-adoption resources. Following completion of the training, the Director of International Adoption has a meeting with the family to discuss their experience learning about adoption themes, discuss how the training may have informed their child request characteristics, assess further training needs, and plan next-steps in their adoption process.
2. Individual case service planning, which includes review and execution of a written Service Plan.

⁹ On February 1, 2018, the US Department of State and the Accrediting Entity, Intercountry Adoption Accreditation and Maintenance Entity ("IAAME"), implemented a new fee structure applicable to all Adoption Service Providers (US Adoption Agencies). This \$500.00 "Monitoring and Oversight" fee will apply to all international adoption cases. IAAME will collect the \$500.00 fee from Spence-Chapin for each application accepted and approved by Spence-Chapin and will require regular and ongoing reporting on all cases. As such, clients will be required to pay the \$500.00 as described above in addition to all other program fees. The Monitoring and Oversight fee is a one-time, mandatory fee for all approved clients and it is non-refundable. This fee applies to all clients applying to our Bulgaria, Colombia, Colombia Heritage, or South Africa program, whether local or networking. IAAME is also requiring an additional \$500.00 payment per child if and when a client family accepts a referral of more than one child. In its efforts to remain child-focused and reduce barriers to international adoption, Spence-Chapin is committed to absorbing the cost of any additional "per child" cost after the initial monitoring fee has been paid. For more information on Monitoring and Oversight fees, please visit the Department of state website [here](#).

¹⁰ \$4,000 for Colombia Heritage Local Families

¹¹ \$4,500 for Colombia Heritage Networking Families

Pro-Rated Refund Policy for the Second Installment – Local Families

Because this fee is collected upon completed attendance at the two-day in-person training, there is not a scenario in which a client(s) would have paid for the training and not received that service, so item 1 of this fee is **non-refundable**¹². Additionally, case service planning and an executed Service Plan will occur in all cases before a client's attendance at in-person training, and therefore again no scenario would exist in which a client has submitted this installment but not received case service planning, so item 2 of this fee is **non-refundable**.

Networking Families (\$5,000)

This fee installment is due at the completion of Spence-Chapin's two-day in-person training and covers the following:

1. A two-day in person training (parent preparation) facilitated live by Spence-Chapin staff.¹³ This training is provided in seven modules covering topics which include but are not limited to: attachment, trauma, grief/loss, discipline and behavior management, transracial parenthood, talking about adoption, and the impact of adoption on child development and identity development. Additionally, during this two-day training, Spence-Chapin brings in a pediatrician who is expert in international adoption medicine to facilitate a module on common medical needs. The two-day training also encompasses a moderated panel of parents who are parenting through international adoption to discuss adjustment challenges, bonding/attachment issues, share experiences of travel and navigating post-adoption resources. Following completion of the training the Director of International Adoption has a meeting with the family to discuss their experience learning about adoption themes, discuss how the training may have informed their child request characteristics, assess further training needs, and plan next-steps in their adoption process.
2. Review and approval of designated networking agency, including contract review and negotiations of interagency agreement with networking agency.
3. Case service planning which includes review and execution of a written Service Plan.
4. Communication, conferencing and ongoing case collaboration with Networking Agency; this includes providing the country-specific home study guidelines to the Networking Agency and reviewing those requirements with the Networking Agency.

Pro-Rated Refund Policy for the Second Installment – Networking Families

Because this fee is collected upon completed attendance at the two-day in-person training, there is not a scenario in which a client(s) would have paid for the training and not received that service, so item 1 of this fee is **non-refundable**. Clients will be welcomed to the two-day in-person training only after the review, approval, and interagency agreement signing with their networking agency; therefore, no scenario would exist in which a client has submitted this installment but not received this service outlined in item 2 above, so this portion of this fee is **non-refundable**. Additionally, case service planning and an executed Service Plan will occur in all cases before a client's attendance at in-person training, and therefore again no scenario would exist in which a client(s) has submitted this installment but not received case service planning, so item 3 of this fee is **non-refundable**. If a networking client discontinues working with Spence-Chapin after payment of this Second Installment but before Spence-Chapin has provided and

¹² If clients are dissatisfied with the quality of services received, they should contact Spence-Chapin's Finance Department.

¹³ This training is facilitated at Spence-Chapin's Manhattan office; client family is responsible for travel fees to attend the in-person training, including but not limited to airfare, mileage, rental car, hotel, and meals. This expense estimate is provided in the program-specific fee breakdown (Addendum A)

reviewed country-specific home study guidelines with the Networking Agency, a pro-rated \$250 is refundable from item 4 above.

Third Installment for Local Families (\$2,500)

This installment fee is applicable to local families and is due at the time This fee is covers the cost of the home study process as conducted by Spence-Chapin, including documentation collection/review/guidance, interviews with a social worker, and completion of the written home study report. It is due at the time of the first home study visit. Networking families will pay their local agency directly for home study services. For both local and networking families, all training, including in-person training, must be completed before the home study can be finalized.¹⁴

Pro-Rated Refund Policy for Third Installment for Local Families

The home study process contains three principle steps – paperwork collection and review, interviews with a social worker and writing the written home study report. Each of these principle steps represents one-third of the process, at a value of \$833.33. All documentation collection and review is completed before this fee installment is charged and therefore the pro-rated amount of \$833.33 for paperwork collection and review is **non-refundable** as that service will have been rendered in-full before this fee installment is paid. This installment is paid at the time of the first home study interview and therefore the pro-rated amount of \$833.33 for home study interviews is **non-refundable** as that service will have been rendered before this fee installment is paid. If the client discontinues the process for any reason after one or more home study interviews but before the home study report is written, a pro-rated refund of \$833.33 will be available. Once the home study draft is written, this fee is **non-refundable**.

Third Installment for Networking Families (\$3,000)¹⁵

This installment fee is applicable to networking families and is due at the time of dossier submission. This fee covers:

1. The review, and approval if necessary, by Spence-Chapin staff of the networking agency home study (and review of any home study updates/addendums completed by the networking agency). All networking home studies are reviewed by three Spence-Chapin staff members: Director of International Adoption, Director of Pre and Post Adoption Services, and Chief Program Officer.
2. Guidance through the I-800A immigration process, including review of immigration paperwork, submission to USCIS, and if necessary, assistance with any *Requests for Evidence* as issued by USCIS and/or any other issues with the immigration office
3. Dossier document gathering, review, guidance, and submission to the country of origin

Pro-Rated Refund Policy for Third Installment for Local Families

¹⁴ During the home study process, clients will incur separate third-party fees, including but not limited to: third-party training fees (approximately \$210-\$300), professional translation of documents if applicable (typically \$0.25-\$0.50 per word), professional translator during trainings/calls/home study interviews if the family's preferred language is not English (typically \$75-\$100 per hour), child abuse clearances (typically \$0-\$25 per person per state), home study fingerprint clearances (typically \$0-75 per person per state), overnight/express delivery if requested by client (typically \$0-\$40), medical appointments (typically \$0-\$100 per person), certification of original documents such as birth certificates/marriage certificates/divorce decrees/death certificate (typically \$0-\$25 per document)

¹⁵ \$1,500 for Colombia Heritage Networking Families

Because this fee is collected at the time of dossier submission, all services outlined in this fee installment will have been rendered before the fee is collected; therefore, this fee is ***non-refundable***.

Fourth Installment for Local Families (\$3,000)¹⁶

This installment fee is applicable to local families and is due at the time of dossier submission.

This fee installment covers:

1. Guidance through the I-800A immigration process including if necessary, assistance with any *Requests for Evidence* issued by USCIS and/or any other issues with the immigration office.
2. Dossier document gathering, review, guidance, and submission to the country of origin

Pro-Rated Refund Policy for Fourth Installment for Local Families

Because this fee is collected at the time of dossier submission, the first and second services outlined in this fee installment will have been rendered before the fee is collected; therefore, those fees are ***non-refundable***.

Fourth Installment for Networking Families (\$5,500)¹⁷

This fee installment is due at acceptance of referral. It covers:

1. Child referral review by an interdisciplinary task force.
2. Using reasonable efforts in the child's country of origin to obtain additional available medical, social, and legal information on a child.
3. Child-specific training guidance and coaching/counseling.
4. Guidance through I-800 immigration process, including review of immigration paperwork and submission to USCIS, and guidance through visa application process.
5. Travel arrangements and preparation.
6. In-country support and coaching as needed, including Spence-Chapin's supervision of its Foreign Supervised Provider(s).
7. Oversight and support during the post-adoption reporting period, including ongoing communication with the agency and social worker providing the post-adoption monitoring/reporting, phone/Skype check-ins with Spence-Chapin's International Program Team to provide support around child/family adjustment and around documentation follow-up needs (such as social security cards, Certificates of Citizenship etc.).

¹⁶ \$1,500 for Colombia Heritage Local Families

¹⁷ \$5,250 for Colombia Heritage Networking Families

Pro-Rated Refund Policy for Fourth Installment Networking Families

In the event that, for any reason, the client is unable to pursue the adoption of a specific child after acceptance of referral, this Fourth Installment will be credited to the services rendered in connection to the acceptance of a future referral, provided the client(s) remains suitable and eligible to adopt and that the client(s) chooses to continue pursuing adoption in a Spence-Chapin International Adoption Program.

In the event that the client(s) discontinue the adoption process for any reason, this Fourth Installment will be refunded on a pro-rated basis as follows:

1. Because this fee is due at the time of referral acceptance, item 1 above will have been provided before this fee is due and therefore item 1 above is ***non-refundable***. This service is valued at \$750.
2. Because this fee is due at the time of referral acceptance, item 2 above will have been provided before this fee is due and therefore item 2 above is ***non-refundable***. This service is valued at \$750.
3. Spence-Chapin is committed to providing a family with a child-specific training plan in a timely manner after acceptance of referral. However, if a family withdraws acceptance of a referral before the earlier of having an initial child-specific coaching/counseling session with a Spence-Chapin staff member or before receipt of the child-specific training plan as outlined in a written Child-Specific Training Log item 3 above will be refunded at a rate of \$650. If the client(s) has either had an initial child-specific coaching/counseling session with a Spence-Chapin staff member or has received their child-specific training plan as outlined in a written Child-Specific Training Log then item 3 above is ***non-refundable***.
4. If a family withdraws acceptance of referral before submission of their I-800 paperwork, item 4 above will be refunded at a rate of \$600. If a family withdraws acceptance of referral after submission of their I-800 paperwork, item 4 above is ***non-refundable***.
5. If a family withdraws acceptance of referral after submission of the I-800 paperwork but before a court date is granted in-country, item 5 above is refunded at a rate of \$500. If a family withdraws acceptance of referral after a court date is granted in-country, item 5 above is ***non-refundable***.
6. If a family withdraws acceptance of referral any time before the first (or sole) trip to country, item 6 above is refunded at a rate of \$1,000. Once a family makes the initial (or sole) trip to country item 6 above is ***non-refundable***.
7. If a family withdraws acceptance of referral any time before finalizing the adoption of a child(ren) in the child(ren)'s country of origin, item 7 above will be refunded in the amount of \$1,250.

Fifth Installment for Local Families (\$6,000)¹⁸

1. Child referral review by an interdisciplinary task force.
2. Using reasonable efforts in the child's country of origin to obtain additional available medical, social, and legal information on a child.
3. Child-specific training guidance and coaching/counseling
4. Guidance through I-800 immigration process, including review of immigration paperwork and submission to USCIS, and guidance through visa application

¹⁸ \$5,750 for Colombia Heritage Local Families

process.

5. Travel arrangements and preparation.
6. In-country support and coaching as needed, including Spence-Chapin's supervision of its Foreign Supervised Provider(s).
7. A home visit by a Spence-Chapin social worker within 2-4 weeks of homecoming to offer support and to process the experience of the time in-country for the adoption process.¹⁹
8. Oversight and support during the post-adoption reporting period, including ongoing communication with the agency and social worker providing the post-adoption monitoring/reporting, phone/Skype check-ins with Spence-Chapin's International Program Team to provide support around child/family adjustment and around documentation follow-up needs (such as social security cards, Certificates of Citizenship, etc.)

Pro-Rated Refund Policy for Fourth Installment Networking Families

In the event that, for any reason, the client is unable to pursue the adoption of a specific child after acceptance of referral, this Fourth Installment will be credited to the services rendered in connection to the acceptance of a future referral, provided the client(s) remains suitable and eligible to adopt and that the client(s) chooses to continue pursuing adoption in a Spence-Chapin International Adoption Program.

In the event that the client(s) discontinue the adoption process for any reason, this Fourth Installment will be refunded on a pro-rated basis as follows:

1. Because this fee is due at the time of referral acceptance, item 1 above will have been provided before this fee is due and therefore item 1 above is ***non-refundable***. This service is valued at \$750.
2. Because this fee is due at the time of referral acceptance, item 2 above will have been provided before this fee is due and therefore item 2 above is ***non-refundable***. This service is valued at \$750.
3. Spence-Chapin is committed to providing a family with a child-specific training plan in a timely manner after acceptance of referral. However, if a family withdraws acceptance of a referral before the earlier of having an initial child-specific coaching/counseling session with a Spence-Chapin staff member or before receipt of the child-specific training plan as outlined in a written Child-Specific Training Log item 3 above will be refunded at a rate of \$650. If the client(s) has either had an initial child-specific coaching/counseling session with a Spence-Chapin staff member or has received their child-specific training plan as outlined in a written Child-Specific Training Log then item 3 above is ***non-refundable***.
4. If a family withdraws acceptance of referral before submission of their I-800 paperwork, item 4 above will be refunded at a rate of \$600. If a family withdraws acceptance of referral after submission of their I-800 paperwork, item 4 above is ***non-refundable***.
5. If a family withdraws acceptance of referral after submission of the I-800 paperwork but before a court date is granted in-country, item 5 above is refunded at a rate of \$500. If a family withdraws acceptance of referral after a court date is granted in-country, item 5 above is ***non-refundable***.
6. If a family withdraws acceptance of referral any time before the first (or sole) trip to

¹⁹ This home visit at 2-4 weeks is a requirement of Spence-Chapin to support in initial adjustment and is valued at an effective fee of \$500; all other post-adoption visits and reports required by the country of origin are provided at no fee.

country, item 6 above is refunded at a rate of \$1,000. Once a family makes the initial (or sole) trip to country item 6 above is ***non-refundable***.

7. If a family withdraws acceptance of referral any time before finalizing the adoption of a child(ren) in the child(ren)'s country of origin, item 7 above will be refunded in the amount of \$500.
8. If a family withdraws acceptance of referral any time before finalizing the adoption of a child(ren) in the child(ren)'s country of origin, item 8 above will be refunded in the amount of \$1,250.

WAYS TO DEFRAY COSTS

Spence-Chapin makes every effort to help reduce financial barriers for families wanting to adopt. Spence-Chapin's professional services fees are broken to installments reflective of the services being rendered at that stage in the process. Spence-Chapin assesses fee waivers and reductions based on what services are required to be rendered on the case; for example, for clients who initiated their adoption process with another Adoption Service Provider and then transfer to Spence-Chapin, Spence-Chapin will assess the fee schedule based on what services Spence-Chapin must render on the case and will waive any fees for services that Spence-Chapin does not have to render based on milestones achieved in the case prior to transfer to Spence-Chapin.

Income-based financial aid can be assessed on a case by case basis.

Below is a non-exhaustive list of financial resources Spence-Chapin families have utilized in the past. Inclusion in the list is for informational purposes only and does not indicate endorsement.

**Your Adoption Finance Coach* – Spence-Chapin collaborates with “Your Adoption Finance Coach,” an organization that provides financial resources and coaching to adoptive families. Spence-Chapin's clients have free access to this service and can find out about it on the Spence-Chapin [website](#) or by contacting an adoption team member at info@spence-chapin.org or 212-360-0300.

**Adoption Tax Credit* (www.adoptiontaxcredit.org) – The adoption tax credit, which can be claimed for eligible adoption-related expenses, has helped thousands of American families offset the high cost of adoption since the credit was established in 1997. The credit applies to all types of adoption (except stepparent adoption), including international, private domestic, and foster care. Speak to your accountant, Your Adoption Finance Coach, or an attorney for more information.

**Employer Adoption Benefits* – A family's employer may offer adoption funds as a part of their benefits. Please refer to Dave Thomas Foundation for a list of companies providing adoption benefits: <http://www.davethomasfoundation.org> or contact your HR department.

**Helpusadopt.org* – Founded by two adoptive parents, helpusadopt.org provides the opportunity for families to apply for adoption grants for specific costs (i.e. program fees).

**Resources4adoption* (www.resouces4adoption.com) – Provides adoption financing education, information, resources and tools for prospective adoptive families.



SPENCE-CHAPIN

Services to Families and Children

Addendum A: South Africa Expense Breakdown - Local Families

Service	Details	Fee	Paid To
Home Study		\$2,500	
Third Installment of Professional Services Fee	Due at time of the first home study visit	\$2,500	Spence-Chapin
Professional Services Fees		\$15,500	
First Installment of Professional Services Fees	Due upon signing of the Adoption Fee Agreement	\$2,500	Spence-Chapin [+] \$500 of First Installment Fee includes cost of case monitoring and oversight by IAAME
Second Installment of Professional Services Fee	Required pre-adoption training during home study process in addition to adoption service planning	\$4,500	Spence-Chapin
Fourth Installment of Professional Services Fees	Due at time of dossier submission	\$3,000	Spence-Chapin
Fifth Installment of Professional Services Fee	Due at time of acceptance of referral <i>*an additional \$500 is due within this installment fee and is accounted for under 'Post-Adoption Reporting/Visits'*</i>	\$5,500	Spence-Chapin
Post-Placement and Post-Adoption Reports		\$500	
Post-Adoption Reporting/Visits	In addition to post-adoption reporting visits required by country of origin, Spence-Chapin requires one visit within 2-4 weeks of homecoming. Spence-Chapin solely charges for this initial 2-4 week homecoming visit, and all subsequent post adoption visits/reports required by country of origin are provided by Spence-Chapin at no cost to family <i>*this fee is paid concurrent and within Installment Five of Professional Services Fee*</i>	\$500	Spence-Chapin
Third Party Fees		\$2,640-\$3,820	
Parent Preparation and Training	Adoption Learning Partners Hague Package (10 Hours) and Tough Starts Matter Package (5 Hours) and additional training as assigned by Spence-Chapin	\$210-\$750	Third Party Training Course
Immigration Documentation: USCIS Filing (I-800A) and Fingerprinting; Filing (I-800)/Visa Related Fees	Paid to USCIS upon submission of I-800A, I-800A Extensions, and submission of I-800 forms. As of March 2017: the filing fee for the I-800A application is \$775 and the fingerprinting fee for each applicant parent and additional adult household members is \$85. Additional USCIS fees may apply.	\$860-\$1,030	Third Party - USCIS (US Citizenship and Immigration Services)
Immigration Documentation: USCIS I-800A Supplement 3 Extension Paperwork	This fee is the estimated cost of (2) I-800A Approval extensions. Paid to USCIS upon submission of any and all I-800A Extensions. As of March 2017: the filing for I-800A Extensions is \$385 and the fingerprinting fee for update biometric for each applicant parent and additional adult household members is \$85. Additional USCIS fees may apply	\$940-\$1,280	Third Party - USCIS (US Citizenship and Immigration Services)
Consultations with Professionals and Specialists	Consults with medical doctor for completion of child medical checklist as well as consultation with medical doctor and relevant specialists (i.e. behavioral specialist) during referral review	\$300-\$600	Third Party

Immigration and Documentation Fees Subsequent to Approval of I-800 Form	This fees include document expenses including but not limited to the child's visa, Embassy medical appointment and cost of TB testing and child vaccinatos when applicable child's passport, adoption decree, amended birth certificate and identification	\$800	[+] Third Party - U.S. Consulate
Translation & Document Expenses		\$400	
Document Preparation, Processing and Certification	Paid to third parties when preparing dossier and dossier updates. Total is approximate and varies by state and family composition. Includes, but is not limited to, notarizations, authentications, and apostilles	\$400	Third Party - Various state and local government entities as appropriate
South Africa Program Fees		\$4,000	
Program Fee	This fee is for work done by the Johannesburg Child Welfare team on behalf of a family and/or on behalf of a child, including processing of paperwork and legal fees for completing adoptin in South Africa, including: Court Process, Birth Registration and other Administrative costs	\$4,000	[+] Johannesburg Child Welfare
Travel & Accomodation Expenses		\$8,000	
Travel Cost**	Paid by family directly to various vendors prior to and during travel. Includes round trip airfares, hotel, food, transportation (approximated and varies according to family's residence, region where child resides and season). Costs for non adoption tourism/activities are not included in this estimate.	\$8,000	Various 3rd party entities (airlines, hotels, restaurants, ground transportation companies, tourist sites, etc.)
Contributions		\$0	
Care of Child		\$0	
ESTIMATED TOTAL COST FOR ADOPTING IN COLOMBIA		\$33,540-\$34,720	
[+] Pass-through fee: paid to Spence-Chapin who in turn send fee to appropriate entity. Pass through funds sent to overseas provider Carmen Elena Tamara are paid to identified entities within South Africa. Itemized invoice available upon request			
**Expenses are estimated based on adoption of one child. Additional fees apply for the adoption of siblings.			
The cost breakdown shown above is an estimate provided for planning purposes and is subject to change. Please note that variables			



SPENCE-CHAPIN

Services to Families and Children

Addendum A: South Africa Program Expense Breakdown - Networking Families

Service	Details	Fee	Paid To
Home Study		\$2,050-\$4,150	
Home Study and Subsequent Home Study Updates	The figure given here includes estimated cost for original home study and two home study updates	\$2,050-\$4,150	Family's local agency
Professional Services Fees		\$16,000	
First Installment of Professional Services Fees	Due upon signing of the Adoption Fee Agreement	\$2,500	Spence-Chapin [+] \$500 of First Installment Fee includes cost of case monitoring and oversight by IAAME
Second Installment of Professional Services Fee	Required pre-adoption training during home study process in addition to adoption service planning	\$5,000	Spence-Chapin
Third Installment of Professional Services Fee	Due at time of dossier submission	\$3,000	Spence-Chapin
Fourth Installment of Professional Services Fee	Due at time of acceptance of referral	\$5,500	Spence-Chapin
Post-Placement and Post-Adoption Reports		\$2,100-\$3,850	
Post-Adoption Reporting/Visits	Estimated cost for seven post-adoption reports & visits	\$2,100-\$3,850	Family's local agency
Third Party Fees		\$2,640-\$3,820	
Parent Preparation and Training	Adoption Learning Partners Hague Package (10 Hours) and Tough Starts Matter Package (5 Hours) and additional training as assigned by Spence-Chapin	\$210-\$750	Third Party Training Course
Immigration Documentation: USCIS Filing (I-800A) and Fingerprinting; Filing (I-800)/Visa Related Fees	Paid to USCIS upon submission of I-800A, I-800A Extensions, and submission of I-800 forms. As of March 2017: the filing fee for the I-800A application is \$775 and the fingerprinting fee for each applicant parent and additional adult household members is \$85. Additional USCIS fees may apply.	\$860-\$1,030	Third Party - USCIS (US Citizenship and Immigration Services)
Immigration Documentation: USCIS I-800A Supplement 3 Extension Paperwork	This fee is the estimated cost of (2) I-800A Approval extensions. Paid to USCIS upon submission of any and all I-800A Extensions. As of March 2017: the filing for I-800A Extensions is \$385 and the fingerprinting fee for update biometric for each applicant parent and additional adult household members is \$85. Additional USCIS fees may apply	\$940-\$1,280	Third Party - USCIS (US Citizenship and Immigration Services)
Consultations with Professionals and Specialists	Consults with medical doctor for completion of child medical checklist as well as consultation with medical doctor and relevant specialists (i.e. behavioral specialist) during referral review	\$300-\$600	Third Party
Immigration and Documentation Fees Subsequent to Approval of I-800 Form	This fees include document expenses including but not limited to the child's visa, Embassy medical appointment and cost of TB testing and child vaccinations when applicable child's passport, adoption decree, amended birth certificate and identification	\$800	[+] Third Party - U.S. Consulate
Translation & Document Expenses		\$400	
Document Preparation, Processing and Certification	Paid to third parties when preparing dossier and dossier updates. Total is approximate and varies by state and family composition. Includes, but is not limited to, notarizations, authentications, and apostilles	\$400	Third Party - Various state and local government entities as appropriate
South Africa Program Fees		\$4,000	

Program Fee	This fee is for work done by the Johannesburg Child Welfare team on behalf of a family and/or on behalf of a child, including processing of paperwork and legal fees for completing adoptin in South Africa, including: Court Process, Birth Registration and other Administrative costs	\$4,000	[+] Johannesburg Child Welfare
Travel & Accomodation Expenses		\$9,000	
Travel Cost**	Paid by family directly to various vendors prior to and during travel. Includes round trip airfares, hotel, food, transportation (approximated and varies according to family's residence, region where child resides and season). Costs for non adoption tourism/activities are not included in this estimate.	\$9,000	Various 3rd party entities (airlines, hotels, restaurants, ground transportation companies, tourist sites, etc.)
Contributions		\$0	
Care of Child		\$0	
ESTIMATED TOTAL COST FOR ADOPTING IN SOUTH AFRICA		\$36,190-\$41,220	
[+] Pass-through fee: paid to Spence-Chapin who in turn send fee to appropriate entity. Pass through funds sent to overseas provider JCW and are paid to identified entities within South Africa. Itemized invoice provided			
**Expenses are estimated based on adoption of one child. Additional fees apply for the adoption of siblings.			
<i>The cost breakdown shown above is an estimate provided for planning purposes and is subject to change. Please note that variables</i>			

**Spence-Chapin International Adoption Program
Acknowledgement of Understanding Fees
Addendum B**

1. I have received and read the attached (Attachment A) *Understanding Fees and Expenses* document and the *Country- Specific Program Breakdown* (Addendum A).
2. I understand that in addition to the professional service fees listed in the *Fee Schedule* (Addendum C), I may be responsible for additional fees throughout the adoption process, including foreign country fees and third-party expenses, which will be communicated to me as soon as the information becomes available.
3. I understand that all fees paid to Spence-Chapin for professional services are for services which have been or will be rendered and that costs incurred cannot be reimbursed once the service is rendered or the cost is incurred.
4. I understand that it is illegal for anyone to pay or promise something for placing a child for adoption in this country and every other country, or initiating or influencing processes and procedures related to a child’s adoption .
5. I have had an opportunity to discuss and ask for clarification of the fees and fee schedule with Spence-Chapin Staff and I am satisfied with the information I was provided to help me understand fees and the fee schedule in this process.
6. I understand that although Spence-Chapin will make every effort to notify me, some fees may be subject to change without prior notice.
7. I agree to pay fees on schedule pursuant to the *Fee Schedule* (Addendum C).
8. I understand that any form of electronic signature, including signatures via facsimile, scanning, or electronic mail, may substitute for an original signature and shall have the same legal effect as the original signature.

Signature Applicant 1: _____ Date: _____

Printed Name Applicant 1: _____

Signature Applicant 2: _____ Date: _____
(If applicable)

Printed Name Applicant 2: _____
(If applicable)

Spence-Chapin promotes equal opportunity for all employees and applicants. In doing so, we comply with local, state, and federal laws and regulations to ensure an equal opportunity for everyone. We don't discriminate in employment opportunities or practices on the basis of actual or perceived race, ancestry, color, religion, creed, gender, sexual orientation, gender identity or expression, national origin, age, disability , genetic predisposition or carrier status, HIV status, alienage or citizenship status, pregnancy, marital status or partnership status, caregiver status, status as a victim of domestic violence, military status veteran status or any other basis protected by federal, state or local laws. Our policies and personnel practices are intended to ensure that all of us are treated equally with regard to recruiting, hiring, compensation, training, promotion, demotion, transfer, layoff, termination and all other terms and conditions of employment. Our decisions on employment are made to further the principle of equal employment opportunities for employees.

**Spence-Chapin International Adoption Program
Fee Schedule – Local Families: South Africa, Colombia or Bulgaria
(Addendum C)**

Client Name(s): _____

Address: _____

Email/Phone: _____

Date Received (Internal use only)	Payment Schedule	Fee
	First Installment of Professional Services Fee* Due upon signing of the Adoption Fee Agreement	\$2,500
	Second Installment of Professional Services Fee Due at time of in-person training	\$4,500
	Third Installment of Professional Services Fee Due at first home study visit	\$2,500
	Fourth Installment of Professional Services Fee Due upon dossier submission	\$3,000
	Fifth Installment of Professional Services Fee Due at acceptance of referral	\$6,000
	Total Professional Services Fee	\$18,500

In addition to the fees listed above, Adoptive Parent(s) may be responsible for additional fees throughout the adoption process. See attached *Understanding Fees and Expenses* (Attachment A), *Acknowledgment of Fee Understanding* (Addendum B), and *Program Expense Breakdown* (Addendum A) for more information.

*\$500 of the first installment covers costs and fees for case Monitoring and Oversight by Spence-Chapin's accrediting entity, IAAME. This fee is non-refundable.

By signing below, you agree to the foregoing fee payment schedule. All signature(s), to the extent delivered by means of a facsimile machine, or by .pdf, .tif, .jpeg, or similar attachment to electronic mail will be treated in all manner and respects as an original signature(s).

Client 1 Signature: _____ Date: _____

Client 1 Signature: _____ Date: _____
(If applicable)

Received by Finance Department: _____ Date: _____

Please remit all payments to:
Spence-Chapin, Accounting Department, 410 E 92nd St, 3rd Floor, New York, NY 10128, 212-369-0300

**Spence-Chapin International Adoption Program
Fee Schedule – Networking Families: South Africa, Colombia or Bulgaria
(Addendum C)**

Client Name(s): _____

Address: _____

Email/Phone: _____

Date Received (Internal use only)	Payment Schedule	Fee
	First Installment of Professional Services Fee* Due upon signing of the Adoption Fee Agreement	\$2,500
	Second Installment of Professional Services Fee Due at time of in-person training	\$5,000
	Third Installment of Professional Services Fee Due upon dossier submission	\$3,000
	Fourth Installment of Professional Services Fee Due at acceptance of referral	\$5,500
	Total Professional Services Fee	\$16,000

In addition to the fees listed above, Adoptive Parent(s) may be responsible for additional fees throughout the adoption process. See attached *Understanding Fees and Expenses* (Attachment A), *Acknowledgment of Fee Understanding* (Addendum B), and *Program Expense Breakdown* (Addendum A) for more information.

*\$500 of the first installment covers costs and fees for case Monitoring and Oversight by Spence-Chapin's accrediting entity, IAAME. This fee is non-refundable.

By signing below, you agree to the foregoing fee payment schedule. All signature(s), to the extent delivered by means of a facsimile machine, or by .pdf, .tif, .jpeg, or similar attachment to electronic mail will be treated in all manner and respects as an original signature(s).

Client 1 Signature: _____ Date: _____

Client 1 Signature: _____ Date: _____
(If applicable)

Received by Finance Department: _____ Date: _____

Please remit all payments to:
Spence-Chapin, Accounting Department, 410 E 92nd St, 3rd Floor, New York, NY 10128, 212-369-0300

NOTICE OF UNANTICIPATED EXPENSES
Addendum D

Under very limited and urgent circumstances, Spence-Chapin may be required to make a decision as to whether or not to incur extraordinary costs on behalf of and for reimbursement by the Adoptive Parent(s) for unanticipated expenses. Whenever possible, Spence-Chapin will attempt to give notice and obtain consent for additional costs and expenses before they are incurred. However, it is not always possible to reach the Adoptive Parent(s) within the time frame required to make a decision. Where these costs and expenses do not exceed the amount of \$1,000.00, Spence-Chapin may consent to increased costs and expenses without further notice to you as the prospective adoptive parent(s).

WAIVER OF NOTICE AND CONSENT

I/we have reviewed the above Notice of Unanticipated Expenses and understand that under emergency and extraordinary circumstances, where it is not possible to obtain my consent, Spence-Chapin may incur costs and expenses on my/our behalf, in an amount less than or equal to \$1,000.00, without preauthorization from me. In the event of additional costs and expenses that exceed the amount of \$1,000.00, I direct Spence-Chapin as follows:

- I/we hereby authorize Spence-Chapin to incur costs and expenses in excess of \$1,000.00 on my/our behalf, without advance authorization from me/us, if, despite reasonable efforts, Spence-Chapin is unable to provide advance notice to me/us within the time allotted.
- I/we have reviewed the above Notice of Unanticipated Expenses and, I/WE DO NOT authorize Spence-Chapin to incur costs and expenses in excess of \$1,000.00 on my/our behalf, without advance notice and my/our express permission.
- I/we have reviewed the above Notice of Unanticipated Expenses, and I/WE DO NOT authorize Spence-Chapin to incur any costs or expenses on my/our behalf without advance notice and my/our express permission.

Client 1 Signature

Date

Client 1 Printed Name

Client 2 Signature (if applicable)

Date

Client 2 Printed Name (if applicable)