

SPENCE-CHAPIN'S CARIBBEAN PROGRAMS
UNDERSTANDING FEES AND EXPENSES, NETWORKING
FAMILIES¹
(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.

How Are Fees Paid?

All fees payable to Spence-Chapin 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 method of payment.

What's In This Document?

The body of this document outlines when fees to Spence-Chapin are due and what services are encompassed within the fees to Spence-Chapin, and also provides information about ways to defray costs including information on how fee waivers and reductions are assessed.

Addendum A, at the end of this document is the Expense Breakdown for this program. The Expense Breakdown describes the totality of anticipated expenses in the adoption process and outlines not only fees payable to Spence-Chapin but also details third-party and travel fees that are reasonably anticipated.

Addendum B is entitled “Acknowledgement of Understanding Fees.” All clients will be required to sign *Addendum B* and have the opportunity to ask any questions before signing.

Addendum C is the Fee Schedule of fees payable to Spence-Chapin; all clients will be required to sign *Addendum C* and have the opportunity to ask questions before signing.

Addendum D is called “Notice of Unanticipated Expenses;” we are required by regulation to provide this notice and to ask that you make a selection on this document. All clients will be required to sign *Addendum D* and have the opportunity to ask any questions before signing.

What Types of Fees Will I Incur?

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

1. Home Study

A home study is required by state and federal law. It is a process of assessing your family’s suitability and eligibility to adopt. You will complete your home study with an agency licensed in your state; that agency will conduct your home study and any applicable home study updates and addendums under the supervision of Spence-Chapin. Your home study agency will provide you with their specific fee schedule, but to aid in your planning, we have

¹ “Networking Families” are families who resides 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” (also called “local agency”) for home study and post-placement/post-adoption reporting. Networking agencies must sign Spence-Chapin’s Supervised Provider Agreement and operate as a Supervised Provider of Spence-Chapin.

provided an estimated range of home study fees in *Addendum A*. Home study fees are payable to the networking agency (which is acting under the supervision of Spence-Chapin). Your home study agency's policies will be provided to you before you contract with them for services and it is their policies which determine when fees for the home study are payable, but typically is due either at the time of contracting for home study services, or prior to the initial interview. Before you contract with a local agency for home study services, Spence-Chapin will vet the agency identified that you identified, and Spence-Chapin will also establish a written agreement (called a Supervised Provider Agreement) with that agency.

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. Spence-Chapin's Professional Services Fees² for this program are \$9,315 plus a \$300 application fee. Federal regulations require that all families complete training before adopting, including families who are adopted children who are related to them or known to them. You will receive training from third-party providers (such as Adoption Learning Partners, Creating a Family, or Foster Parent College); additionally, your local home study agency might have a separate fee for parent preparation and training; the anticipated cost for these trainings is detailed in *Addendum A*.

3. 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*. Where a program has a country-program fee, this fee is refundable in accordance with Spence-Chapin's refund policy.

4. 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.

5. 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 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*.

6. 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

² 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.

the contribution will be provided. *None of Spence-Chapin's programs include a contribution.*

7. 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, by your state of residence, and/or by the country of origin. As a Networking Family, you will pay post-placement/post-adoption reporting fees to your local agency per their fee schedule. For your convenience, an estimated range of these fees is provided in *Addendum A*. Spence-Chapin requires a \$1,000 refundable deposit payable upon approval of the I-600; this deposit is intended to motivate your completion of all required post-placement visits/reports and to finalize your adoption in court in the US (where finalization in the US is required). This deposit will be returned to you upon completion of required post-placement reports and receipt of their child's Order of Adoption

8. Third Party Fees

This includes, but is not limited to, fees to United States Citizenship and Immigration services, to attorneys (if applicable), and to governmental bodies for processing fees. See *Addendum A*, at the end of this document for program-specific expense estimates for this category. Third party fees are not controlled by Spence-Chapin and may be subject to change without notice.

9. Travel and accommodation expenses

This includes the expected total fees and estimated expenses for any travel, transportation and accommodations for prospective adoptive parent(s). See *Addendum A*. Clients are responsible for all travel expenses for themselves and the adopted child(ren); travel fees are subject to change and are never in the control of Spence-Chapin.

10. Medical Expenses

Throughout the adoption process you will incur medical expenses related to the child(ren) you are adopting and related to medical expenses for you as the adoptive applicant(s) and any other member of your household for whom a medical report is required for home study and/or dossier. These two types of medical expenses are described below:

a. For the adoptive child(ren) – See *Addendum A* for cost estimates. Adoptive families may be required to have a (local) physician with expertise in evaluating foreign medical records to 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 a physician in the child's country of origin who is approved to provide immigration exams.

b. For adoptive applicants and household members – Adoptive applicants and all household members are required to get a medical examination as part of the home study process and/or dossier process. Ongoing requirements for updated medicals may apply based on country and state requirements. 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.

11. Special Services

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

Procedures for Transferring Funds to Foreign Countries

Where possible, 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 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 Chief Program Officer 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. These fees are subject to Spence-Chapin's refund policy whenever services paid for are not rendered.

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:

- i. *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
- ii. *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. 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 Spence-Chapin's Professional Service Fees and Foreign Country Program Fees whenever services are 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.

Description of Professional Services Fees and Refund Schedule

Application Fee (\$300)

This fee covers the cost of an in-depth intake to gain preliminary information on whether the child(ren) you hope to adopt appears to meet eligibility criteria established by USCIS, application review by a multidisciplinary taskforce; any communication(s) needed with foreign partners such as pre-screening for eligibility; program-specific assessment of the applicant(s)'s eligibility, etc. This fee is non-refundable once the multidisciplinary taskforce has reviewed your application.

First Installment (\$2,815)

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 program orientation and any follow-up questions, consultations and discussions relating to the Adoption Agreement; personnel, administrative and operational expenses; case management; case reporting for monitoring to the Accrediting Entity designated by the Department of State. Following receipt of this installment, Spence-Chapin must then render payment of \$815 per new case to the Center for Excellence in Adoption Services ("CEAS"), which is the Accrediting Entity designated by the US Department of State to oversee Spence-Chapin.

Pro-Rated Refund Policy for the First Installment

At the point of payment, the following services will have already been completed: program orientation, client consults, and program entry communications, case management, case planning and conferencing among Spence-Chapin's program team, and adoption agreement review. Therefore, of this installment, \$2,000 is non-refundable as it covers the services described here as having already been completed. However, Case reporting to CEAS 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 \$815; such refund is given automatically and within sixty (60) days.

Second Installment (\$3,500)

This fee installment is due at the completion of home study and covers the following:

1. Service planning which includes review and execution of a written Service Plan.
2. Case-specific parent-preparation and training plan to ensure that training is appropriate to the anticipated impact of adoption based in your family composition and child request.
3. Review and approval of the agency you have selected as your home study provider, including contract review and negotiations of interagency agreement (Supervised Provider Agreement) with the agency licensed in your state which will complete your home study and post-placement reporting.
4. Supervision of your local agency's home study process
5. Communication, conferencing and ongoing case collaboration with your home study agency; this includes providing the country-specific home study guidelines to the agency completing your home study and reviewing those requirements with them.
6. The review, and approval if necessary, by Spence-Chapin staff of the home study completed by your local agency (and review of any home study updates/addendums completed by your local agency). All networking home studies are reviewed by three Spence-Chapin staff members: Associate Director of International Adoption, Director of Pre and Post Adoption Services, and Chief Program Officer.
7. Communication with in-country representative, to ensure timely transmission of information about your case status and any information that might impact your adoption process.

Pro-Rated Refund Policy for the Second Installment

Because this fee is collected upon completion of your home study, all of the above-described services will have been completed prior to payment. Therefore, this fee installment is non-refundable.

Third Installment (\$3,000³)

This installment fee is due at upon scheduling of court hearing in the child's birth country. This fee covers:

1. Guidance through the I-600A filing with USCIS, including review of immigration paperwork, and if necessary, assistance with any *Requests for Evidence* as 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
3. Communication with the Competent Authority in the child's country-of-origin and coordination of case processes in-country
4. Review of the referral/child background report by Spence-Chapin's multi-disciplinary review team to assess whether the documentation presented appears to sufficiently comply with the requirements established by federal regulations in the United States, and requests for further reports or information as needed.
5. Upon receipt of the child background report, Spence-Chapin crafts a child-specific training plan to prepare you as much as possible for the adoption of the identified child(ren).
6. Support while you are in-country for the adoption/custody hearing; such support includes access to Spence-Chapin social workers for coaching and coordination of appointments in-country.
7. Guidance through the I-600 filing with USCIS, including review of the immigration paperwork, submission to USCIS, and if necessary, assistance with any *Requests for Evidence* as issued by USCIS and/or other issues with the immigration office

Pro-Rated Refund Policy for Third Installment

Because this fee is collected at the time that the court hearing for adoption or custody is scheduled in the child's country-of-origin, items 1-5 above will have already been rendered before payment is collected and therefore are non-refundable. If for any reason you discontinue the adoption process after paying the third installment but before traveling to the country for the adoption or custody hearing, item 6 above is refundable at a rate of \$500. If for any reason you discontinue the adoption process after paying the third installment but before filing the I-600, item 7 above is refundable at a rate of \$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.

³ The fee of \$3,000 is for families adopting one child. If you are adopting more than one child, an additional \$815 per additional child after the first child will be charged. This is because in cases in which a family adopts multiple children, Spence-Chapin must render \$815 per additional child beyond one child to CEAS. If you discontinue the adoption process for any reason after the payment of this third installment but before Spence-Chapin must file the reporting of an additional child to CEAS, the \$815 per additional child will be refunded to you within sixty (60) days.

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 212-369-0300.

**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.



ADDENDUM A: Antigua & Barbuda Program Expense Breakdown

Networking Families

Service	Details	Fee	Paid To
Professional Services Fees			
Application Fee	Due upon submission of your application	\$300	Spence-Chapin
First Installment of Professional Services Fees	Due upon signing of the Adoption Fee Agreement	\$2,815	Families pay \$2,815 to Spence-Chapin; following receipt of this installment, Spence-Chapin must then render payment of \$815 per new case to the Center for Excellence in Adoption Services ("CEAS"), which is the Accrediting Entity designated by the US Department of State to oversee Spence-Chapin.
Second Installment of Professional Services Fee	Due at completion of home study	\$3,500	Spence-Chapin
Third Installment of Professional Services Fees	Due upon scheduling of court hearing in Antigua & Barbuda	\$3,000 ¹	Spence-Chapin
Home Study Cost Estimate			
Home Study and Subsequent Home Study Updates as applicable	All families must complete a home study; you might also need to complete a home study update(s) if you have a significant change in circumstance or if your adoption process timeline requires it. Some families may never require a home study update and other families may require multiple home study updates.	\$2,050-\$4,000	Family's Local Agency
Post-Placement/ Post-Adoption Reports Cost Estimate			
Post-Placement/Post-Adoption Reporting/Visits	If you are granted a provisional adoption order in Antigua & Barbuda, quarterly post-placement visits/reports for the first 12 months shall be required. ² In cases where a family receives a final adoption order, one post-adoption visit will be required by Spence-Chapin but the state in which you live may require more. Families only pay for the visits actually required on their particular case. The cost provided here is an estimate; your local agency may charge different fees than estimated here.	\$400-\$500 per visit	Family's Local Agency
Refundable Post-Placement Commitment Deposit	A refundable deposit will be required upon approval of the I-600. This deposit is intended to ensure your completion of post-placement reports as mandated by law and will be returned to you upon completion of required post-placement reports.	\$1000	Spence-Chapin
Third Party Fee Estimates*			
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 of your local agency	\$210-\$300	Third Party Training Course
Immigration Documentation: USCIS Filings (I-600A, and I-600) and Biometrics (fingerprinting) fees per USCIS	Paid to USCIS upon submission of I-600A or submission of I-600. The filing fee for the I-600A (or I-600) application is \$775 and the fingerprinting (biometrics) fee for each applicant and additional adult household members is \$85. One extension is allowed at no fee. Additional USCIS fees may apply.	\$860-\$945 ³	Third Party - USCIS (US Citizenship and Immigration Services)
Immigration and Documentation Fees Subsequent to Approval of I-600 Form	These fees include document expenses including but not limited to the child's visa (\$325 USD payable to the US Embassy/Consulate), immigration, medical appointment(s) (approx. \$100 USD payable to panel physician approved by US Embassy), child's passport (approx. \$40 USD). Additional fees may apply.	\$465-\$510	Third Parties - Physicians, Passport Office, U.S. Consulate/Embassy

¹ The stated fee of \$3,000 is for families adopting a single child. For families adopting more than one child, an additional \$815 will be due per child beyond one child because in cases in which a family adopts multiple children, Spence-Chapin must render \$815 per additional child beyond one child to CEAS.

² The state in which you live might require additional visits and/or reports

³ This range reflects the filing fee plus biometrics for a single applicant or for a couple. Please note that if for each additional adult member of the household, a biometrics fee of \$85 is charged by USCIS; additionally if you file the I600 for multiple children who are not biological siblings, an additional \$775 per child after the first child is charged by USCIS.

Adoption Finalization Fees	Fees related to the adoption petition for the purposes of finalization	\$0-\$1,500	Third Parties – Independent Counsel
Translation & Document Expense Estimates			
Document Preparation, Processing and Certification	Paid to third parties during home study, home study update and when preparing dossier and dossier updates including clearances. Total is approximate and varies by state and family composition. Includes, but is not limited to, notarizations, certified documents, medical appointments, and clearances fees. Documentation fees also relate to obtaining documents within Antigua & Barbuda and/or the US following finalization, such as obtaining an amended birth certificate for the child following adoption.	\$400-\$600	Third Party - Various state and local government entities as appropriate
Translations of Documents/Interpretation	If any documents related to the child or related to you (such as a birth certificate) are originally issued in a language other than English, a certified translation will be required	\$0-\$100 ⁴	Third-party certified translators/interpreters
Antigua & Barbuda Program Fees		\$0	
Travel & Accommodation Expenses (Estimated)			
Travel Cost**	Paid by family directly to various vendors prior to and during travel. Travel costs include airfares, hotel, food, transportation, and care of child in-country (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.	\$1,000-\$3,000	Various 3rd party entities (airlines, hotels, restaurants, ground transportation, etc.) <i>Note, your travel costs may fall outside this range depending on how many people from your family travel and depending on how you book tickets and accommodation</i>
Contributions		\$0	
Care of Child		\$0	
ESTIMATED TOTAL COST FOR ADOPTING IN ANTIGUA & BARBUDA (excluding travel)		\$14,000-\$19,570	

* Third-Party Fees are subject to change with no notice

**Expenses are estimated based on adoption of one child. Additional fees may 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 such as child's place of residence, and fluctuations in the value of the US dollar will affect projected costs.. Clients will be notified of cost adjustments and/or variations in writing.

Client 1 Signature: _____

Date: _____

Client 2 Signature (if applicable): _____

Date: _____

⁴ Families without comfort reading and speaking in English will incur professional translation/interpretation fees.

**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 Client 1: _____

Date: _____

Printed Name Client 1: _____

Signature Client 2: _____
(If applicable)

Date: _____

Printed Name Client 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.

Addendum C**Spence-Chapin International Adoption Program
Fee Schedule – Networking Families: Caribbean Programs****Client Name(s):** _____**Address:** _____**Email/Phone:** _____

Professional Services Fees	Fee
First Installment of Professional Services Fee ¹ <i>Due upon signing of the Adoption Fee Agreement</i>	\$2,815
Second Installment of Professional Services Fee <i>Due at completion of home study</i>	\$3,500
Third Installment of Professional Services Fee <i>Due at scheduling of court hearing in child's country-of-origin</i>	\$3,000 ²

Any credit or debit card payments will be subject to a 2.9% processing fee; clients may always pay via check or money order with no processing fee.

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.

Refunds are available for Spence-Chapin's Professional Service Fees whenever 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.

By signing below, you agree to the foregoing fee payment schedule and acknowledge Spence-Chapin's refund policy. 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 2 Signature: _____ Date: _____
(If applicable)

Please remit all payments to:

Spence-Chapin, Accounting Department, 120 East 16th Street, 11th Floor New York, NY 10003, 212-369-0300

¹ \$815 of the first installment covers costs and fees for case Monitoring and Oversight by Spence-Chapin's accrediting entity, Center for Excellence in Adoption Services ("CEAS"). This fee is non-refundable.

² The stated fee of \$3,000 is for families adopting a single child. For families adopting more than one child, an additional \$815 will be due per child beyond one child because in cases in which a family adopts multiple children, Spence-Chapin must render \$815 per additional child beyond one child to CEAS.

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)