

NON-IDENTIFIED PLACEMENT PROGRAM, CARIBBEAN  
UNDERSTANDING FEES AND EXPENSES  
NETWORKING FAMILIES<sup>1</sup>  
(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

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<sup>1</sup> “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 Exempt 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 Fees<sup>2</sup> for this program are \$14,815 plus a \$300 application fee<sup>3</sup>. 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

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<sup>2</sup> 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.

<sup>3</sup> The stated fee 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.

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 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*.

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.

**NON-IDENTIFIED PLACEMENT PROGRAM, CARIBBEAN**  
**Networking Families**  
**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 Networking Families (\$4,000)**

This fee installment is due upon receipt by Spence-Chapin of your home study draft by your local home study agency:

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. Communication with in-country representative, to ensure timely transmission of information about your case status and any information that might impact your adoption process.
7. 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.

#### Pro-Rated Refund Policy for the Second Installment

Because this fee is collected upon receipt of your home study draft, the above-described services 1-6 will have been completed prior to payment and no refund is available for those services. If a family withdraws after Spence-Chapin's receipt of the home study draft from the local agency but before Spence-Chapin has completed the review, and approval if necessary, of the home study, item 7 above will be refunded at a rate of \$500.

#### **Third Installment Networking Families (\$3,000)**

This installment fee is due upon submission of I-600A. This fee covers:

1. Guidance through the I-600A 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. Spence-Chapin does not charge additional professional services fees for supporting families in any filing of home study updates with USCIS or requests for extension on the I-600A.
2. Communication with Foreign Supervised Provider and/or Competent Authority.

#### Pro-Rated Refund Policy for Third Installment

Because this fee is collected at the time of I-600A submission, all 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 (\$3,000)**

This fee installment is due upon Commitment to Travel for Trip 1. This fee covers:

1. Parent preparation trainings facilitated by Spence-Chapin; prior to this milestone, families must have completed Spence-Chapin's country-specific training program, Spence-Chapin's live facilitated training series on general adoption themes, and a child-specific training plan individually crafted for the circumstances of the referral.
2. 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.
3. Using reasonable efforts in the child's country of origin to obtain additional available medical, social, and legal information on a child.
4. Travel arrangement support and preparation for trip 1.
5. Support while you are in-country for the bonding and integration period; such support includes access to Spence-Chapin social workers for coaching and coordination of appointments in-country.

#### Pro-Rated Refund Policy for Fourth Installment

Since this fee is paid upon Commitment to Travel, items 1-3 above will have been rendered and are non-refundable. If a family withdraws prior to travel for the first trip but subsequent to the payment of this installment, a pro-rated refund will be handled as follows, based in the first or second scenario described below as applicable:

- Scenario 1: Family withdraws prior to travel for Trip 1 but remains eligible and suitable for the program and chooses to await another referral: In this scenario, 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.
- Scenario 2: Family withdraws prior to Trip 1 and discontinues pursuit of adoption with Spence-

Chapin: In this scenario, this Fourth Installment will be refunded on a pro-rated basis of \$1,000 as items 4-5 of this Fourth Installment will not yet have been rendered.

If a family withdraws during or after Trip 1, the fourth installment is fully ***non-refundable***.

#### **Fifth Installment for Networking Families (\$2,000) <sup>4</sup>**

This fee installment is due within 14 days of returning from trip 1. This fee covers:

1. Preparation of acceptance of referral documents.
2. Guidance through I-600 filing with USCIS, including review of immigration paperwork, submission to USCIS, guidance through visa application process and if necessary, assistance with any *Requests for Evidence* as issued by USCIS and/or other issues with the immigration office.
3. Coordination of travel arrangements for the final trip.
4. Services rendered in coordination of visa hearing and issuance.
5. Coordination of documents for court finalization.
6. 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/video-call 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 Fifth Installment

Spence-Chapin prepares Acceptance of Referral documents within 14 days of returning from Trip 1; therefore, item 1 above is ***non-refundable***.

If a family withdraws acceptance of referral before submission of their I-600 paperwork, item 2 above will be refunded at a rate of \$500. If a family withdraws acceptance of referral after submission of their I-600 paperwork, item 2 above is ***non-refundable***.

If a family withdraws after filing of I-600 but before the final trip, a pro-rated refund will be handled as follows, based in the first or second scenario described below as applicable:

- Scenario 1: Family withdraws prior to travel for the final trip but remains eligible and suitable for the program and chooses to await another referral: In this scenario, this Fifth 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.
- Scenario 2: Family withdraws prior to final trip and discontinues pursuit of adoption with Spence-Chapin: In this scenario, this Fifth Installment will be refunded on a pro-rated basis of \$1,000 as items 4-5 of this Fourth Installment will not yet have been rendered

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<sup>4</sup> The fee stated 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.

## 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](mailto:info@spence-chapin.org) or 212-369-0300.

*\*Adoption Tax Credit* ([www.adoptiontaxcredit.org](http://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](http://helpusadopt.org) provides the opportunity for families to apply for adoption grants for specific costs (i.e. program fees).

*\*Resources4adoption* ([www.resouces4adoption.com](http://www.resouces4adoption.com)) – Provides adoption financing education, information, resources and tools for prospective adoptive families.





**ADDENDUM A:**  
**St. Vincent and the Grenadines Non-Identified Placement Program**  
**Expense Breakdown - Networking Families**

Service	Details	Fee	Paid To
<b>Professional Services Fees</b>			
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 upon receipt by Spence-Chapin of your home study draft by your local home study agency	\$4,000	Spence-Chapin
Third Installment of Professional Services Fee	Due upon filing of I-600A	\$3,000	Spence-Chapin
Fourth Installment of Professional Services Fee	Due upon commitment to travel for Trip 1	\$3,000	Spence-Chapin
Fifth Installment of Professional Services Fees	Due within 14 days of returning from Trip 1	\$2,000 <sup>1</sup>	Spence-Chapin.
<b>Home Study</b>			
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-\$5,200	Family's Local Agency
<b>Post-Adoption Reports</b>			
Post-Adoption Reporting/Visits	Spence-Chapin requires three post-adoption visits within the first twelve months after arrival to the United States with your adopted child on an IR3 visa. Saint Vincent does not customarily require post-adoption reports; however, should country requirements change or should your court order stipulate post-adoption reporting requirements, Spence-Chapin will advise you within one week of such information being made available. The state in which you reside may have additional post-adoption requirements. 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
<b>Third Party Fee Estimates*</b>			
Parent Preparation and Training	Online training courses as required under federal regulation and additional training as assigned by Spence-Chapin or your local agency	\$210-\$500	Third Party Training Course
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. Fee varies based on provider; range provided here is an estimate and actual costs may differ.	\$300-\$1,000	Third Party – pediatrician/specialist
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. USCIS's fee schedule can be viewed here: <a href="https://www.uscis.gov/sites/default/files/document/forms/g-1055.pdf">https://www.uscis.gov/sites/default/files/document/forms/g-1055.pdf</a>	\$920-\$1,375 <sup>2</sup>	Third Party - USCIS (US Citizenship and Immigration Services)

<sup>1</sup> The stated fee of 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.

<sup>2</sup> The lower end of this range reflects the filing fee for the I600A (or combo I600 filing). The higher end of this range reflects the filing fee plus one filing of the I600A Supplement 3 for a significant change of circumstance without request for extension. Each additional filing of a Supplement 3 for significant change of circumstance incurs an additional \$455 USCIS fee. Please note this range assumes USCIS filing for a single child adoption or for the adoption of children who were biological siblings prior to adoption. If you adopt more than one child and the children were not biological siblings prior to adoption, an additional \$90 for the second and any subsequent non-biological sibling applies. Additional USCIS fees may apply.

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. \$500 USD payable to panel physician approved by US Embassy), child's passport (approx. \$30 USD). Additional fees may apply.	\$855-\$900 <sup>3</sup>	Third Parties - Physicians, Passport Office, U.S. Consulate/Embassy, panel physician
<b>Translation &amp; Document Expense Estimates</b>			
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 St. Vincent and the Grenadines and/or the US following finalization, such as obtaining an amended birth certificate for the child following adoption.	\$400-\$600	Third Parties - 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 <sup>4</sup>	Third-party certified translators/interpreters
<b>St. Vincent and the Grenadines Program Fees</b>			
Attorney/Finalization Fees	Fees related to the legal proceedings for the adoption procedure; this includes legal fees (\$5,000), application for custody (\$1,000), medical and lab work (\$365), local home study report (\$280), court filing fees/passport application/adoption registration filing fee and taxes (\$155).	\$6,800 <sup>5</sup>	Third Party – Yvnette Fredericks, attorney acting as Foreign Supervised Provider of Spence-Chapin [+]
<b>Travel &amp; Accommodation Expenses (Estimates)</b>			
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. Your adoption process will require at least two trips to Saint Vincent & the Grenadines. You must travel with your adopted child(ren) to Barbados to obtain your child's IR-3 visa prior to coming home to the United States	\$4,000-\$11,000	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	
<b>Care of Child</b>			
Private Foster care, if applicable	If a child is placed in a foster care home, perspective adoptive parents become responsible for the monthly foster care rate, retroactive from the time the child entered care through the duration. The fee is \$500 monthly for one child or \$700 monthly for two children.	\$3,000-\$6,000***	Governmentally approved foster carer [+]
<b>ESTIMATED TOTAL COST FOR ADOPTING IN ST. VINCENT AND THE GRENADINES (excluding travel)</b>		<b>\$34,850-\$50,090</b>	

\* 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.

\*\*\*Range is based on an estimate of 6-12 months in foster care for a single child. Time spent in foster care may be greater. Additional fees apply for the care of two or more children.

[+] symbol designates payment rendered as pass-through via Spence-Chapin

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: \_\_\_\_\_

Printed Name Client 1: \_\_\_\_\_

Signature Client 2 (if applicable): \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name Client 2 (if applicable): \_\_\_\_\_

<sup>3</sup> Estimated range is per child; if adopting multiple children, multiply by the number of children

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

<sup>5</sup> This fee is paid in three installments, the first two installments are \$1,625 and the final installment is \$3,550. Fee stated is for the adoption of one child; fees for the adoption of 2 children are \$10,200 payable in three installments, the first two installments are \$2,550 and the final installment is \$5,100.

**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:  
Saint Vincent and the Grenadines Non-Identified Placement Program**

**Client Name(s):** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Email/Phone:** \_\_\_\_\_

<b>Professional Services Fees</b>	<b>Fee</b>
First Installment of Professional Services Fee <sup>1</sup> <i>Due upon signing of the Adoption Fee Agreement</i>	\$2,815
Second Installment of Professional Services Fee <i>Due upon receipt by Spence-Chapin of your home study draft by your local home study agency</i>	\$4,000
Third Installment of Professional Services Fee <i>Due upon filing of I-600A</i>	\$3,000
Fourth Installment of Professional Services Fee <i>Due upon commitment to travel for Trip 1</i>	\$3,000
Fifth Installment of Professional Services Fee <i>Due within 14 days of returning from Trip 1</i>	\$2,000 <sup>2</sup>

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

<sup>1</sup> \$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"). Case reporting to CEAS for Monitoring and Compliance purposes occurs within 48 hours of receipt of the Adoption Agreement and the payment above. In an event that the client withdraws prior to the reporting requirement, the client will be refunded \$815.

<sup>2</sup> The stated fee 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)