SPENCE-CHAPIN INTERNATIONAL ADOPTION PROGRAMS
UNDERSTANDING FEES AND EXPENSES

GHANA Referral-Based
(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, Zelle, money order, ACH, 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 expense breakdowns specific to each Spence-Chapin adoption pathway, namely:

1. Ghana, local families[1] (Referral-based program)
2. Ghana, networking families[2] (Referral-based program)

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 expense 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.*

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[1] "Local Families" are families who resides in New York or New Jersey within 100 miles of Spence-Chapin's Manhattan office, or in the state of Arizona within 100 mile of Spence-Chapin's Phoenix or Tucson 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 Arizona, New York or New Jersey, or who reside within New York or New Jersey but beyond 100 miles of Spence-Chapin's Manhattan office or within Arizona but more than 100 miles from the Tucson or Phoenix 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.

Professional Services Fees to Spence-Chapin are made in four (4) installments as described later in this document and for Local Families, direct services fees (home study and post-adoption fees) are payable apart from the Professional Services Fees in accordance with 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 and is due prior to scheduling the first home study interview. Any home study updates needed during the course of a Local Family's adoption process are provided at a fee of $1,000.
    b. For Networking Families, this fee will be payable to the networking agency[3] who conducts home study and any applicable home study updates and addendums. The estimated range of this fee is detailed in *Addendum A*[4]. 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. Prior to contracting, 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. **Spence-Chapin's Professional Services Fees**[5] are as follows:
    i. **$16,115** for Local Families in the Ghana Referral-Based Program (for local families, the direct services fees of home study and post-adoption are apart from and additional to the Professional Services fees and are detailed in this document). Spence-Chapin is charged a Monitoring and Oversite fee from the Accrediting Entity, CEAS, of $815 multiplied by the number of families who join our adoption programs; to cover this cost, $815 of the professional services fees represents an offset of that cost.[6]

[3] 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-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) for the purpose of collaboration.

[4] Addendum A 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

[5] 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.

[6] On December 1, 2022, the Center for Excellence in Adoption Services ('CEAS') assumed its role as Accreting Entity after being designated by the US Department of State. CEAS published a fee structure, approved by the US Department of State, applicable to all Adoption Service Providers (US Adoption Agencies). This fee schedule requires that adoption service providers, like Spence-Chapin, render payment of $815 "Monitoring and Oversight" fee to CEAS for each application accepted and approved by Spence-Chapin. CEAS is also requiring an additional $815.00 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.

ii. **$16,615** for Networking Families in the Ghana Referral-Based Program. Spence-Chapin is charged a Monitoring and Oversite fee from the Accrediting Entity, CEAS, of $815 based in the number of families who join our adoption programs; to cover this cost, $815 of the professional services fees represents an offset of that cost.

3. **Parent Preparation and training**: Parent Preparation and training is a crucial component in preparing to adopt. Throughout your pre-adoption process you will receive trainings in multiple ways, including but not limited to: trainings facilitated by Spence-Chapin staff, workshops, readings, and third-party training providers (such as StageWise Parenting or Creating a Family). Networking Families might be assigned additional training from their home study agency. Please see *Addendum* A for a cost estimate of the expected range of fees for parent preparation and training.

4. **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. This fee is refundable in accordance with Spence-Chapin's refund policy.

5. **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
    - The Ghana program does not require Care of the Child fees.

6. **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,* at the end of this document for program-specific expense estimates for this category.

7. **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 include a contribution.**

8. **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. In Spence-Chapin's international referral-based programs, in addition to the country-specific visit/reporting schedule, Spence-Chapin requires an initial home visit within 2-4 weeks of homecoming. Please see *Addendum A* for details of these costs. Spence-Chapin also offers up to three parent coaching sessions with a clinician at no additional fee during the period of country-required post-adoption reporting.

9. **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. Third party fees are not controlled by Spence-Chapin and may be subject to change without notice.

10. **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,* 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). Travel expenses include ground and air travel, lodging, and food for one or more trips to the child's country of origin, depending on the country requirements. 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.

11. **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 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 panel physician approved by the US Embassy/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. In some cases, a psychological evaluation in the United States may be required, which may cost approximately $1,500-$2,500 (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 provide 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. 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 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 processing an application and creating a case record and determining eligibility for the program. This fee is non-refundable.

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 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. Spence-Chapin is charged a Monitoring and Oversite fee from the Accrediting Entity, CEAS, of $815 based in the number of families who join our adoption programs; to cover this cost, $815 of the professional services fees represent an offset of that cost.[7]

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 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 Monitoring and Oversight fee; after that 48-hour window, the $815 Monitoring and Oversight fee is non-refundable.

[7] On December 1, 2022, the Center for Excellence in Adoption Services ('CEAS') assumed its role as Accreting Entity after being designated by the US Department of State. CEAS published a fee structure, approved by the US Department of State, applicable to all Adoption Service Providers (US Adoption Agencies). This fee schedule requires that adoption service providers, like Spence-Chapin, render payment of $815 "Monitoring and Oversight" fee to CEAS for each application accepted and approved by Spence-Chapin. CEAS is also requiring an additional $815.00 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.

Second Installment ($4,500 for Local Families and $5,000 for Networking Families)

Local Families ($4,500)
This fee installment is due at the completion of Spence-Chapin's facilitated trainings and covers the following:

1. Parent preparation trainings 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. The 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.

Pro-Rated Refund Policy for the Second Installment – *Local Families*
Because this fee is collected upon completion of Spence-Chapin facilitated trainings, 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***. Additionally, case service planning and an executed Service Plan will occur in all cases before a client's attendance at the trainings, 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 facilitated trainings and covers the following:

1. Parent preparation trainings 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. The 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 completion of Spence-Chapin's facilitated trainings, 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 trainings 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 the trainings, 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 reviewed country-specific home study guidelines with the Networking Agency, a pro-rated $250 is refundable from item 4 above.

Third Installment ($3,000)

This installment fee is due at the time of dossier submission. This fee covers:

1. 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.
2. Dossier document gathering, review, guidance, and submission to the country of origin

Pro-Rated Refund Policy for Third Installment

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 ($5,500)

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 (outside the scope of post-adoption visits/reporting) during the post-adoption reporting period, including ongoing communication with the FSP and networking 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.).

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Pro-Rated Refund Policy for Fourth Installment

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.

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.

Description of Professional Services Fees and Refund Schedule
Local Families Only

Home Study Fee ($2,500)

A home study is required by state and federal regulations. The primary components of a home study include: paperwork collection, interview(s), and writing the home study report.

Pro-Rated Refund Policy of Home Study Fee

Because the home study contains three primary components – paperwork collection, interview(s), and writing the home study report – the pro-rated refund schedule is broken into thirds as follows:

- If you discontinue home study after commencing paperwork but prior to interview(s) a refund of two-thirds ($1,66.663) will be rendered.
- If you discontinue the home study after one or more interviews but prior to the report being drafted, a refund of one-third ($833.33) will be rendered.
- If you discontinue the home study after the report has been drafted – whether or not the report is signed – no refund will be available.

Home Study Update Fee ($1,000)

A home study update consists of three primary components: paperwork collection, interview(s), and writing the home study report.

Pro-Rated Refund Policy of Home Study Update Fee

Because the home study update contains three primary components – paperwork collection, interview(s), and writing the home study report – the pro-rated refund schedule is broken into thirds as follows:

- If you discontinue home study update after commencing paperwork but prior to interview(s) a refund of two-thirds ($666.67) will be rendered.
- If you discontinue the home study update after one or more interviews but prior to the report being drafted, a refund of one-third ($333.33) will be rendered.
- If you discontinue the home study update after the report has been drafted – whether or not the report is signed – no refund will be available.

Post-Placement/Post-Adoption Reporting ($550 per visit with report)

Post-placement/post-adoption visits and reporting are required by the laws of your state, the laws of the birth country, and social work best practice in supporting new families.

Pro-Rated Refund Policy of Post-Placement/Post-Adoption Reporting

No refund is offered for required visits as compliance with these visits is required by regulation; rather than offer a refund for non-compliance, Spence-Chapin will take appropriate measures to ensure a family completes the required visits, such as making an unannounced visit if a family refuses to schedule. However, if a family has pre-paid for post-placement/post-adoption visits with Spence-Chapin but subsequently moves out of Spence-Chapin's service area, pre-paid but unused post-placement/post-adoption visits will be refunded upon the family securing a new local agency to complete those visits.

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.

PLEASE SIGN AND RETURN THE FOLLOWING PAGES

Rev. 10.26

Spence Chapin

SERVICES TO FAMILIES & CHILDREN

Addendum A: Ghana Program Expense Breakdown - Networking Families Referral-Based Program

Service	Details	Fee	Paid To
Home Study		**$2,050-$5,000**	
Home Study and Subsequent Home Study Updates	The range given here includes estimated cost for original home study and two home study updates. Actual costs may be greater	$2,050-$5,000	Family's local agency
Professional Services Fees		**$16,615**	
Application Fee	Due with submission of 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-Chain must then render payment of $815 per new case to 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 Spence-Chapin facilitated trainings	$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		**$4,000-$4,600**	
Post-Adoption Reporting/Visits	Estimated cost for eight post-adoption reports & visits; Ghana's CAA requires 7 visits/reports across 5 years; Spence-Chapin additionally requires one visit within 2-4 weeks of homecoming	$34,000-$4,600	Family's local agency
Third Party Fees		**$2,575-$4,625**	
Parent Preparation and Training	Online training courses as required under federal regulation and additional training as assigned by Spence-Chapin and/or your local agency	$210-$750	Third Party Training Course
Immigration Documentation: USCIS Filing (I-800A) and Fingerprinting; Filing (I-800)	Paid to USCIS upon submission of I-800A, and, if applicable, at filing of I-800A Supplement 3. USCIS's fee schedule can be viewed here: https://www.uscis.gov/sites/default/files/document/forms/g-1055.pdf	$920-$1,375[1]	Third Party - USCIS
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-$1,000	Third Party - pediatrician
Immigration and Documentation Fees Subsequent to Approval of I-800 Form	This fee 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, and child's passport, adoption decree, amended birth certificate and identification	$1,145-$1,500	Third Party - U.S. Consulate; Ghana's Ministry of Foreign Affairs (passport office), Ghana's Births and Deaths Registry (for post-adoption birth certificate; and panel physician
Translation & Document Expenses		**$800-$1,400**	
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-$600 (Estimate)	Third Party - Various state and local government entities as appropriate

[1] The lower end of this range reflects the filing fee for the I800A. The higher end of this range reflects the filing fee plus one filing of the I800A Supplement 3 for a significant change of circumstance without request for extension. Each additional filing of Supplement 3 for a significant change of circumstance incurs and additional $455 USCIS fee. Additional USCIS fees may apply.

READ AND ACKNOWLEDGED

Signature Client 1: _____ Date _____ Signature Client 2 (if applicable): _____ Date _____

Mailing/Courier Fees	All documents/materials sent to in-country authorities for your case will be shipped by Spence-Chapin. Families will be billed actual costs of those mailings/shipments	$400-$800	FedEx or other shipment service
Ghana Program Fees		**$14,058**	
Central Adoptions Authority Fee	This fee is paid at the point of submission of the dossier to the Central Adoptions Authority.	$2,058[1]	[+] Central Adoption Authority of Ghana
Legal Fee (payable upon receipt of clearance or approval from the Central Adoptions Authority as the adoption application is then filed in court)	The non-negotiable legal fee for adoption services is $4,000 (for adoption of more than one child, additional $3,000 per additional child) as approved by the Ghana Bar Association scale of fees for lawyers. Note: adoptions are a multi-year process; the Ghana Bar Association may increase its published fee scale during a family's wait. Clients are subject to the fee schedule published at the time this fee is payable. In addition to the legal fee, approximately $1,200 is estimated for costs of filing fees, stamping, notarization/commissioning of documents, swearing of affidavits, service of processes, printing/photocopying/binding, execution of judgements and etc. and $300 for procurement of birth certificate and passport.	$5,500	[+] Authorized attorney
PlusOne Charities Program Fee	This is paid at the point of submission of dossier for services rendered by PlusOne Charities on behalf of a family and/or on behalf of a child throughout the case process. Fees are refundable if services are not rendered after payment.	$6,500 ($3,500 added per additional child)	[+] PlusOne Charities
Travel & Accommodation Expenses		**$9,000-$16,000**	
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-$16,000	Various 3rd party entities (airlines, hotels, restaurants, ground transportation companies, tourist sites, etc.) ***Note, your travel costs may fall outside this range depending on how many people form your family travel and depending on how you book tickets/accommodations and due to any possible in-country delays.***
Contributions		**$0**	
Care of Child		**$0**	
ESTIMATED TOTAL COST FOR ADOPTING IN GHANA		**$49,098-$62,298**	

[+] Pass-through fee: paid to Spence-Chapin who in turn sends fee to appropriate entity. Pass-through funds are sent to Foreign Supervised Provider, PlusOne Charities, and paid to the identified entities withing Ghana. Itemized invoice provided.

**Expenses are estimated based on adoption of one child. Additional fees apply for the adoption of siblings.

The expense breakdown shown above is an estimate provided for planning purposes. Third party estimated fees may be subject to change with no notice.

Signature Client 1: _____ Date: _____

Printed Name Client 1: _____

Client Signature (if applicable): _____ Date: _____

Printed Name Client 2 (if applicable): _____

[1] This is the fee as of September 2026; the Central Adoption Authority may reassess its fee schedule from time-to-time. Families are subject to the published fee schedule at the time of submission of the dossier.

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: _____ Date: _____
(If applicable)

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.

22CFR 96.40

Rev.10.26

Spence-Chapin International Adoption Program
Fee Schedule – Networking Families: Ghana Referral-Based Program
(Addendum C)

Client Name(s): _____

Address: _____

Email/Phone: _____

Payment Schedule	Fee
Application Fee Due upon submission of application	$300
First Installment of Professional Services Fee* Due upon signing of the Adoption Fee Agreement	$2,815
Second Installment of Professional Services Fee Due at completion of Spence-Chapin trainings	$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 Fees to Spence-Chapin	**$16,615**

Any credit or debit card payments will be subject to a 2.9% processing fee; clients may always pay via check, Zelle, ACH, 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.

*$815 of the first installment covers costs and fees for case Monitoring and Oversight by Spence-Chapin's accrediting entity, CEAS.

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 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

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)