

Estimated Bulgarian Adoption Costs

With all that is involved in an international adoption, the costs can add up quickly. Unfortunately, many of these costs are out of our control. Still, as a ministry, Lifeline is committed to keeping the costs as low as possible. Below is a current and comprehensive listing of all fees that will be included throughout your adoption process. Some of these expenses are estimates and may vary by state of residence, airfare changes, personal preferences, and special requests. When comparing Lifeline's fees to other agencies, please note that these fees include travel costs and document fees incurred by families during the completion of the adoption process, fees that are many times not included by other agencies as upfront fees. Please understand that the below fees are subject to change.

Agency Fees

Note: The following Agency Fees will be paid directly to Lifeline in installments as listed below.

Application Fee	\$ 250.00
Lifeline Children's Services Fee	\$ 5,000.00
Home Study Fees*	\$ 1,500.00
Post-Adoption Services*	\$ 300.00
Shipping Fee (FedEx)	\$ 250.00

*Fees applicable to AL & WA families – out-of-state families will be charged for these services by a home study provider in their state of residence.

Alabama, Georgia & Washington State Residents:

Agency Fees listed above are to be paid in 5 installments.

Paid with application	\$ 250.00
Paid upon application acceptance	\$ 1,762.50
Paid upon completion of home study	\$ 1,762.50
Paid when Dossier is sent to the Bulgaria	\$ 1,762.50
Paid when referral has been received	\$ 1,762.50

Out-of-State Residents:

Agency Fees listed above are to be paid in 5 installments.

Paid with application	\$ 250.00
Paid upon application acceptance	\$ 1,312.50
Paid upon completion of home study	\$ 1,312.50
Paid when Dossier is sent to the Bulgaria	\$ 1,312.50
Paid when referral has been received	\$ 1,312.50

Total Agency Fees	\$ 7,300.00
Total Out-of-State Agency Fees	\$ 5,500.00

Out of Pocket U.S. Adoption Costs

Note: The following estimated expenses will be paid out-of-pocket during the home study process and the preparation of your dossier

CIS Application Fee (<i>including fingerprints for 2 adults</i>)	\$ 830.00
Parent's Passports	\$ 150.00
International Adoption Clinic Preadoption Seminar**	\$ 150.00
NCEA Parent Training	\$ 175.00
FedEx Fees (<i>dossier sent to Bulgaria</i>)	\$ 50.00
Fingerprint Fee (<i>For Home Study</i>)	\$ 118.00
Medical Reports (<i>Varies depending on health insurance coverage</i>)	
Psychological Reports (<i>Varies depending on psychologist/psychiatrist/social worker</i>)	
Authentication fees (<i>Varies by State: \$200 - \$1,000</i>)	\$ 1,000.00

** Consult your Lifeline social worker regarding this fee

Estimated Out-of-Pocket Expenses	\$ 2,473.00
Total U.S. Fees (\$1,800 less for non AL, GA or WA)	\$ 9,773.00

Estimated Bulgarian Expenses: *Including Travel to Bulgaria*

(Based on two trips and an average of 5 day stay in Bulgaria)

Bulgaria Country Fees:

Healthy Child	€ 7000.00
Special Needs Child	€ 6000.00

(based on the current exchange rate, average \$US 9,265, respectively \$US 7,800)

There is no additional fee if adopting more than one child as long as the children are located at the same orphanage. If they are not at the same orphanage then there would be an additional € 2,000 fee for each child that is located at a different orphanage (*i.e. you could adopt multiple children for one fee if all at the same orphanage*). Bulgaria fees are paid through Lifeline and not directly to Bulgaria.

The fee is paid in 4 installments as follows:

- € 1000: due upon signing the contract with the Bulgarian agency US \$1,323.59
- € 3000: due when deciding to travel for the first trip to meet the child and prior to the travel US \$3,970.78
- € 2000 for healthy child and € 1000 for special needs child: due upon final decision to proceed with the adoption and paid upon the return back to the USA from the first trip US \$2,647.19
- € 1000: due upon court order in Bulgaria granting the adoption. US \$1,323.59

The fees include:

- All document preparation fees in Bulgaria for your child
- Translation fees
- Authentication fees
- Court costs
- Government fees
- Attorney fees
- Transportation within Bulgaria
- Sightseeing
- Specialists costs for consultations of your child (Psychologist, Speech Therapist, Pediatrician, Pedagogue)
- New Birth Certificate of your child
- International Passport of your child
- Translation and Authentication of 4 Post-placement reports

Total due to Bulgaria Fee € 7,000 or US \$9,265.15

**based upon current exchange rate and based upon healthy child fee*

10 Euro per wiring of fees listed above – € 40.00 **covers cost of bank transfer in Bulgaria* \$ 52.40

Child's medical Exam (*Estimated cost*) \$ 25.00

Child's Visa \$ 400.00

Total Bulgaria Country Adoption Fee \$ 9,742.55

Bulgaria Travel Costs:

Airfare (*2 tickets for Trip 1*) \$ 2,500.00

Airfare (*2 tickets for Trip 2*) \$ 2,500.00

Airfare for child \$ 800.00

First Trip – Food and Accommodations (*5 day stay*) \$1,004.90

- approximately € 100 per day for accommodations
**based upon exchange rate on 05/05/10 – US \$130.98*
- \$70.00 per day for food

Second Trip – Food and Accommodations (*6-7 day stay*) \$ 1,406.86

- approximately € 100 per day for accommodations
**based upon exchange rate on 05/05/10 – US \$130.98*
- \$70.00 per day for food

Total Travel Expenses	\$ 8,211.76
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**These are strictly estimates and change often. Some costs depend on personal preference.*

Total Fees for Bulgaria Program and Travel	\$ 17,954.31
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**** Please see notes in red regarding Euro and US Dollars at the end of this document.**

Exchange rates will change and the fee is fixed according to the EURO.

Therefore the US Dollars listed for the Bulgarian fees are an estimate based upon the exchange rate on 05/05/10.

Lifeline's Post-Adoption Services

Note: The following estimated Post-Adoption Expenses will be paid out of pocket after you return home with your child.

Attorney Fees/Court Fee/Birth Certificate Fee	\$ 450.00
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Court report for readoption:	\$ 50.00
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Out-of-State couples need to consult with their agencies for post-adoption Service fees.

Estimated Post-Adoption expenses	\$ 500.00
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Estimated Total Cost Before Tax Credit	\$ 28,227.31
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** 2009 Tax credit	\$ 12,150.00
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Estimated Total Cost of Adoption after Tax Credit	\$ 16,077.31
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*Fees are based on basic fees involved in adoption process. Fees may vary between \$24,000 – \$26,000 ** Not all adoptive couples will qualify for the adoption tax credit. Please consult your accountant or the IRS for a complete list of requirements. (Note that it is impossible to accurately predict expenses due to possible cost changes, etc.).*

There are also many ways for families to raise the finances to cover these costs. Please ask us about the adoption tax credit, adoption loans, grants, fundraising, as well as other opportunities. Rev. 05/05/10

- **** Please note that the US \$ figures for the Bulgarian Adoption are based upon the exchange rate on 05/05/10 and will change depending on current exchange rate.**
- **** The fees for Bulgaria should be calculated by EURO because the fee is in the EURO and the EURO amount is fixed and will not change although the \$US dollar figure will most likely change day to day!**
- **** Please calculate the current exchange rate to determine what your US \$ Fee will be as this may change daily as the exchange rate fluctuates!**
- **Visit www.concierge.com/tools/currency to determine today's exchange rate in US Dollars!**