

LOAN PROGRAMS

ABBA FUND

www.abbafund.org

The ABBA Fund provides interest-free covenant loans to Christian couples who are called by God to expand their families through adoption and who need help with the "cash flow crunch" posed by adoption expenses.

A CHILD WAITS FOUNDATION

www.achildwaits.org

This foundation provides low interest loans for families who have exhausted other financial options and could not proceed with their adoption without additional help. The foundation will loan \$10,000 or up to 50% of the cost of the adoption, whichever is less, with a repayment term of no more than five years. The adoptive parents must provide the initial funds to adopt. They must be working with an adoption agency licensed in the state of operation, and if approved, funds will be dispersed just prior to finalization of the international adoption. Eligibility is based upon both financial need and credit history

AMERICA'S CHRISTIAN CREDIT UNION

www.americaschristiancu.com

America's Christian Credit Union offer adoption loans. They are higher interest than the other loan programs on this page (which are often interest-free). But if your credit is good, then you have a strong chance of securing the loan.

HEBREW FREE LOAN ASSOCIATION

www.hflasf.org

Provides interest free loans to Jewish families living in Northern California who are adopting domestically or internationally.

LIFE SONG FOR ORPHANS

www.lifesongfororphans.org

Life Song for Orphans offers grants and interest free loans for people who are adopting.

NATIONAL ADOPTION FOUNDATION (NAF)

www.nafadopt.org

Loan programs and credit card loans are open for any expense an adoptive family may have before, during or after their adoption is finalized. The NAF offers the Adoption Assistance Loan through American General Financial Services. This is actually a general credit-based loan that can be used for any purpose once the funds are dispersed to you.

OXFORD ADOPTION FOUNDATION

www.oxfordadoption.com

Oxford offers no interest or low interest loans for international adoptions, based upon financial need. Oxford will generally lend up to \$5,000 per child, up to a maximum of \$10,000. The typical loan terms are 0% interest for the first three years, 3% interest for the next three years, and 6% interest for the final three years, for a maximum loan term of nine years. Adoptive parents should try to obtain funds from all other sources before contacting Oxford, as they lend only the final amount of money necessary to complete the adoption where all other financial resources have been exhausted.