

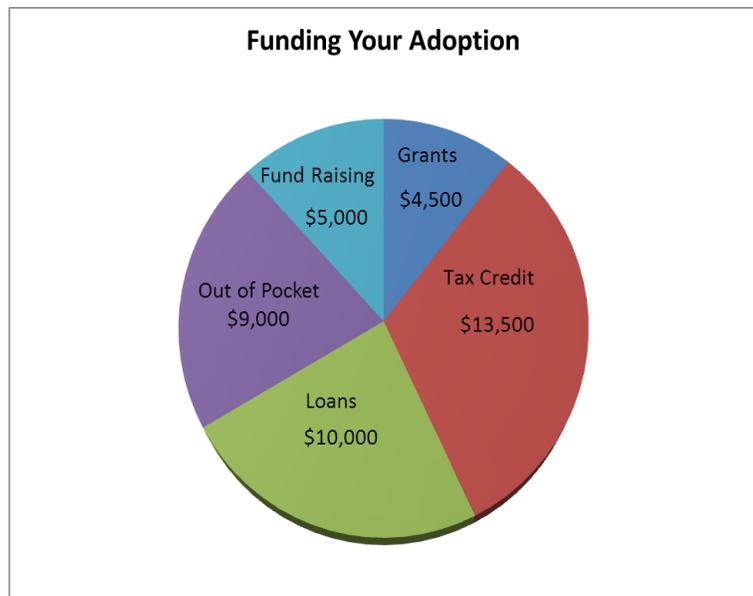


Funding Your Adoption

It is possible to make your adoption affordable. Nightlight will partner with you to explore all options, and help make it happen. Some Nightlight clients have fully funded their adoption through grants, tax credits, and fundraising!

Here is an example of how a typical couple could fund an adoption from Russia, which could cost about \$42,000, but may only require \$9,000 out of pocket expenses.

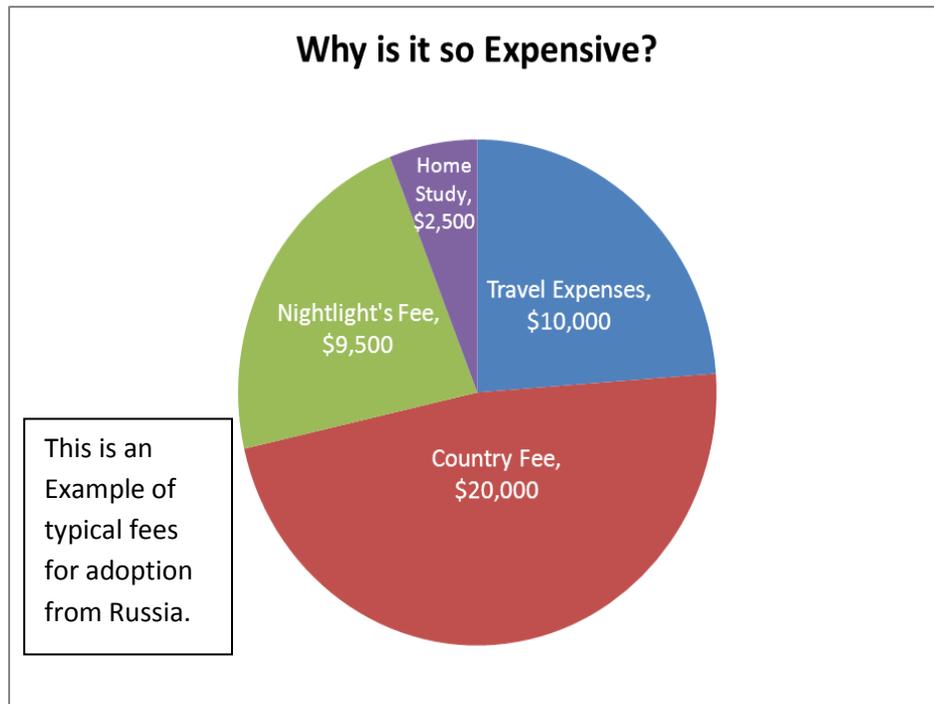
Total Expenses	\$42,000
Tax Credit	\$13,500
Grants	\$5,000
Loans	\$10,000
Fund Raising	\$4,500
Out of Pocket	\$9,000



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WHY IS IT SO EXPENSIVE?



The reason that adoption is so expensive is that several costs are incurred along the way.

The agency must cover its own expenses of staff and other overhead.

Travel expenses are included in the cost, and many nations require two or three trips to the country. These trips are sometimes for weeks at a time, and require the help of translators and other specialists.

Finally, the orphanage where the child is currently living needs to cover its costs, and the costs of the other children who are left behind. These fees are part of the "country fee," which often makes up the largest expense of an international adoption.

TAX CREDITS

- When you file for a tax credit for adoptions conducted in 2011, the adoption must have been finalized by December 31, 2011.
- If the child came home on an IR-4 visa, the re-adoption must have been conducted by December 31, 2011.
- Beginning in 2012 only the tax credit will be available for adoptions. Refunds will no longer be available for adoptions starting in 2012.
- \$12,170 possible federal tax credit for adoptions finalized in 2012
- When the adoption tax credit is only a tax credit and not a refund, you can only get back what you have paid in federal taxes. This amount can be carried forward for up to 5 years. So if you only pay \$5,000 in federal income tax per year, and you adopt in 2012, it will take you 3 years in filing taxes before you can recoup all of the tax credit due you.
- 2013 the tax credit will revert to \$6,000 for families adopting children with special needs.

FEDERAL AND STATE GOVERNMENT

FEDERAL TAX CREDIT: \$13,170

Great news: The adoption tax credit has been extended until 2012, and you could get a tax refund!!!

The Adoption Tax Credit is \$13,170 and if you adopted in 2010 or this year (2011), you can receive not only a tax credit of up to \$13,170, you may receive refund if you did not pay the full \$13,170 in taxes. In 2012, you can still receive the tax credit, but the refund will no longer be available.

To see a video regarding the tax credit, go to: <http://www.youtube.com/watch?v=mpHxyoHpu8Y>.

What this means to, you, the adoptive families:

You may apply **up to \$13,170** of your adoption expenses toward your federal taxes when you file your 2010 or 2011 taxes, depending upon the year that your adoption was finalized.

If you do not receive the full \$13,170 as a tax credit, you may be getting money back from the IRS for your adoption expenses. Yes, money back. If your tax liability for the year of your adoption is less than the amount of credit you are applying for, the IRS will refund the portion of the unused credit. This means you could receive some or all of the balance as a refund on your federal taxes. (The Earned Income Credit is an example of another refundable tax credit.) This is in place through 2011; in 2012, only the credit will be available.

The Joint Tax Committee says that for 2012, the maximum benefit will be \$12,170 (indexed for inflation after 2010). Unless a new law is passed, in 2013 the tax credit will revert to \$6,000 for families adopting children with special needs.

When the adoption tax credit is only a tax credit and not a refund, you can only get back what you have paid in federal taxes. This amount can be carried forward for up to 5 years. So if you only pay \$5,000 in federal income tax per year, and you adopt in 2012, it will take you 3 years in filing taxes before you can recoup all of the tax credit due you.

What if I adopt 2 children? Do I get double the tax credit/refund?

If you adopt two children, you could have a tax credit up to \$26,340 if your total expenses came to \$26,340 or more. It is important to note that if your income is too high, you could be phased out of the tax credit. However, if your income is low enough, and you paid \$26,340 or more in adoption related expenses, you could receive a tax credit *and* a refund. If you adopt three children, the credit/refund could be as high as \$39,510 as long as your adoption-related expenses are that high.

This means that if you adopted two children and the adoption fees and expenses came to \$30,000, and your federal tax liability was \$7,000, you would receive the \$7,000 as a credit against your liability; in addition, you could receive the remaining \$19,340 back in a refund from the IRS even though you did not pay that in taxes. This applies through 2011 only. **If you adopt in 2012, you can only get a tax credit—not a refund.** Also, the tax-credit will be \$1,000 less per child than in 2011. Most families will need to carry their tax-credit forward at least one more year if they adopt more than one child.

What if my employer provides adoption benefits?

If your company has employer-provided adoption assistance, you can receive up to \$13,170 in tax-free income. Also, your employer can reduce your salary to pay the adoption benefit so that you can receive tax-free income. This is even more attractive this year because, for the first time, you do not have to pay a lot in taxes to really see the benefit of the credit because you would get a refund for what you do not get in credit.

So if your adoption expenses, including all agency/attorney fees, come to \$30,000, and your employer gives you \$10,000 as an employee benefit, which is tax-free, and you pay \$3,000 in federal income tax, then you could offset your tax liability with \$3,000 from the tax credit; you could then receive the remaining \$10,170 as a refund.

We encourage you to talk with your employer, who may not normally offer adoption benefits, to consider providing this benefit to you. You are permitted to reduce your salary by up to \$13,170 and instead be given this benefit as non-taxable income. So if your adoption fees and expenses come to \$28,000, and your employer gives you \$13,170 in tax-free income, you will most likely save in taxes owed overall to the State, to social security, and Medicaid as well as to the federal government. If you are adopting siblings, the employer-provided benefits can double or triple, based on the number of children you are adopting. In addition to receiving tax-free income, you can also receive up to \$13,170 as a tax credit and/or refund for your remaining adoption expenses.

If your company is the rare employer who provides more than \$13,170 in adoption benefits, then the remaining benefit over \$13,170 is taxable. So if you receive \$15,000 in adoption benefits from your employer, you will have to pay taxes on the \$1,830. **The non-taxable employer benefits will be \$1,000 less in 2012.**

When is a family's income too high to get the tax credit?

As 2010, the credit began to phase out once a taxpayer's modified adjusted gross income (AGI) reached \$182,180. The credit completely phased out at a modified AGI at \$222,180. This means that you cannot claim the credit or employee benefit exclusion at all once your modified AGI is \$222,180.

Both the amount of the credit and the phase out are adjusted for cost of living increases. Please speak with your local tax professional for the exact amounts based on the timing of your adoption.

What about failed adoptions?

If you adopt domestically and the adoption fails, then you can take the adoption tax-credit the year after your adoption has failed. So if you were in the process of adopting domestically in 2010, and spent \$7,000 on adoption related fees and birth mother living expenses and the birthmother changed her mind, you can take the tax credit of \$7,000 when you file your 2011 taxes in 2012. If you paid, for example, \$3,000 in federal income taxes, you may be able to receive the other \$4,000 as a refund from the IRS. You have to wait until 2012 to receive those funds. If you have a failed adoption in 2011, you will have to wait until you file your 2012 taxes in 2013 to receive an adoption tax credit only.

What about adopting children with special needs?

The special provisions for those adopting children with special needs who pay minimal or no adoption related fees may still be eligible for the tax credit if the adopted children are placed through social services or an agency with a contract with social services.

(Nightlight cannot provide tax advice to your specific situation. This information has been provided in conjunction with attorney John Hine. As with all tax matters, consult with a tax attorney or CPA.)

Filing the Tax Form

The IRS released [a draft version of the form](#) that eligible taxpayers will use to claim the adoption credit on 2010 tax returns. In addition to filling out [Form 8839](#), Qualified Adoption Expenses, eligible taxpayers must include with their 2010 tax returns one or more adoption-related documents. These documents must be sent by mail with paper tax returns. Normally, it takes six to eight weeks to get a refund claimed on a paper return when all required documents are attached. The IRS encourages taxpayers to use direct deposit to speed their refund.

Taxpayers claiming the credit will still be able to use [IRS Free File](#) to prepare their returns, but the returns must be printed out and sent to the IRS, along with all required documentation.

STATE TAX CREDITS

Some states provide a tax credit. For example, in South Carolina families may be eligible for a \$2,000 income deduction on their SC Individual Income Tax return if they have adopted a child with special needs or one who is at risk for special needs. The deduction can begin in the year the adoption was made final. A letter from the adoption agency certifying that their adopted child had a special need or was at risk, should be attached to the family's tax return. Consult the instructions accompanying state tax returns or a tax advisor.

SC NON-RECURRING COSTS SUBSIDY

Many South Carolina families adopting domestically are approved to receive \$1,500 from the State of SC when adopting. The information regarding this is included in the Nightlight home study packet.

EMPLOYER ADOPTION BENEFITS

CALIFORNIA EMPLOYERS

McMaster-Carr

Hewlett-Packard

Spartanburg Regional Healthcare District \$12,000

COLORADO EMPLOYERS

CoBank \$3,500

CSG Systems, Inc. \$5,000

McKesson Corporation \$2,000

Merlin International, Inc. \$10,000

Molson Coors Brewing Company \$3,000

Verizon Business \$10,000

Federal Employees

www.opm.gov/employment_and_benefits/worklife/officialdocuments/handbooksguides/adoption/index.asp

Federal employees can check the Office of Personnel Management website for detail on adoption benefits.

SOUTH CAROLINA EMPLOYERS

Employers providing adoption benefits are listed. Information may change as employers modify their benefits package.

STATE OF SC EMPLOYEES

State of SC employees can receive up to \$5,000 in benefits and \$10,000 if the child has special needs. There is a pool of money that is divided out among the adoptive families. There is also a specific timeframe in which you can submit the request for benefits. Check the Employee Insurance Program website for details on their Adoption Assistance Programs.

Blackbaud, Inc. \$3,000

BMW \$5,000

First Reliance Bank \$5,000 8 12 weeks

First Sun Management Corporation \$7,000 3

Fiji \$7,000

FEDERAL FAMILY MEDICAL LEAVE ACT

Unpaid leave under the Federal Family Medical Leave Act is also an option. This act allows individuals to take up to 12 weeks off, unpaid with benefits without jeopardizing employment. The leave can provide valuable time for newly adoptive families to bond with their new child.

GRANT PROGRAMS

Parents may be eligible to receive a loan or grant to defray some of their adoption costs. Each grant or loan program determines eligibility requirements. Usually grants are not given until you have a completed home study. Also, you may be required to be pursuing a specific country program, as you will most likely need a letter from your placing agency. If you are pursuing a domestic adoption, most likely you will have to use the services of an accredited adoption agency and not just the services of a private attorney.

LIFESONG FOR ORPHANS INTERNATIONAL

www.lifesongfororphans.org

Offers grants and loans. Also, will work with your church in providing grants and loans through donations. 100 percent of all funds given go directly to the adoption.

SHOW HOPE (FORMERLY SHAOHANNAH'S HOPE)

www.showhope.org

Steven Curtis Chapman's organization offers grants. This excellent organization is also devoted to the ministry of orphans around the world through donations and missions opportunities.

AVA'S HOPE

www.avashope.org

Assists families by raising funds for adoption.

Accepts new applications only when there are an excess of funds.

BOATNER FAMILY FOUNDATION

It is reported that this foundation provides grants from \$1,000 to \$10,000. They require an agency approval, a financial statement, and a formal application. Contact:

Boatner Family Foundation

P.O. Box 132272

The Woodlands, Texas 77393-2272

BOTH HANDS

www.bothhands.com

This organization, an affiliate of LifeSong for Orphans, cares for orphans on one hand, and widows on the other. They do this by selecting a widow in need of help, such as a home improvement project. Then people work on the project, and get family and friends to sponsor their labor financially. The money goes to adoption grants.

BRIGHT FUTURE ADOPTION FOUNDATION

www.bfaf.org

Provides funding in the form of gifts and grants to people in need of financial help with their adoptions, as well as supporting organizations in their efforts to advance domestic and international adoption.

CADMAN FOUNDATION

www.cadmanfoundation.org

Provides grants to families adopting internationally.

CHINA CARE FOUNDATION

www.chinacare.org

Provides financial aid in grants or low interest loans to families who are adopting special needs children from China.

CAROLINE'S PROMISE

www.carolinespromise4u.org

Provides grant funding to Christian adoptive families who reside in either North or South Carolina.

A CHILD OF THE KING

www.childofthekingfund.org

A South Carolina based non-profit organization that provides grants to Christian families adopting domestically or internationally.

DAVE THOMAS FOUNDATION

www.davethomasfoundation.org/Our-Work/Adoption-Friendly-Workplace

This program provides information about adoption benefits to employers and employees in both the public and private sectors. Funded by the Dave Thomas Foundation for Adoption, the project maintains a database of employers with adoption benefits—financial reimbursement, paid and/or unpaid leave time, and resource and referral services. This list is updated regularly. As a result of this program, more than 250 employers have implemented or improved adoption benefits, impacting 1.5 million employees nationwide.

THE GIFT OF ADOPTION FUND

www.giftofadoption.org

The Gift of Adoption Fund is a non-profit foundation funding donations and fundraising events. Gift of Adoption Fund is established to assist adoptive parents by providing cash grants to subsidize a portion of the costs of adoption. Grants are awarded on a monthly basis with sums ranging from \$2,000 to \$5,000. The grants are available to single parents, families with previous children, and prospective adoptive parents who are adopting internationally, independently or through an agency.

GOD'S GRACE ADOPTION MINISTRY

www.ggam.org

Grants for Christian families that meet income guidelines

HELPUADOPT

www.helpusadopt.org

This organization provides grants for domestic and international adoptions. Families must demonstrate a financial need and have a completed homestudy to apply.

HIV TO HOME

<http://www.fromhivtohome.org/family-grants/>

This organization provides grants to families adopting children who are HIV positive or have other significant health issues.

KATELYN'S FUND ORPHAN MINISTRY

<http://katelynsfund.org>

An adoption advocacy organization that also provides a limited number of grants.

LAILA ROSE FOUNDATION

Contact Nightlight for more information. Provides financial assistance to meet the medical and/or surgical needs of foreign-born adopted children and their adoptive families.

LYDIA FUND (LET YOUTHS BE DELIVERED FROM INSTITUTIONS BY ADOPTION)

www.lydiafund.org

Provides financial assistance to Christian couples who are adopting internationally.

MICAH FUND (MINORITY INFANT AND CHILDREN ADOPTION HELP)

www.micahfund.org

Provides financial assistance to families in Minnesota domestically adopting a Black or Bi-racial infant or child.

THE NATIONAL ADOPTION FOUNDATION GRANT PROGRAM

www.nafadopt.org/how-we-can-help/how-we-can-help.shtml

Families can apply to this foundation for an outright grant. The grant program is open to all legal adoptions including public or private agency adoptions, international, special needs or adoptions facilitated by an attorney. There is no income requirement. There is a simple one-page application and the only requirement to apply is a home study, or one in progress. The Foundation's board meets four times a year, during the last week of each quarter, to award grants in amounts ranging from \$500 to \$4000.

SEA OF FACES FOUNDATION

www.seoffaces.org

Grants are available to Christian, heterosexual couples, with a completed home study and who are working with a licensed and accredited agency. Grants are given up to \$5,000 and are given in the months of March, June, September and December. Families must have a referral before grants is given. A \$5 donation is requested at time of application.

SPARROW FUND

www.sparrow-fund.org

The Sparrow Fund is a grant for people who adopt children with medical needs. This fund covers some of the initial medical costs.

SPECIAL NEEDS ADOPTIONS

NORTH AMERICAN COUNCIL ON ADOPTIVE CHILDREN STATE ADOPTION SUBSIDY

www.nacac.org/adoptionssubsidy/adoptionssubsidy.html

NACAC's Adoption Subsidy Resource Center. Check to see if your state will provide one-time reimbursement for non-recurring subsidy of an adopted child. Amounts vary by state up to \$2000 per child, and require that the child meet state criteria of having a "special need" to receive the subsidy. In nearly all instances, internationally adopted children are not eligible for these subsidies.

ZOE FOUNDATION

www.zoefoundation.org

This organization assists families who are adopting children with Down syndrome.

MILITARY ADOPTIONS

MILITARY ADOPTION REIMBURSEMENT PROGRAM

www.militaryfamily.org/your-benefits/adoption/

Within this program, the military will reimburse active-duty personnel for most one-time adoption costs up to \$2000 per child. Travel costs, foreign or domestic, are not covered. If you adopt more than one child, only up to \$5,000 can be reimbursed in a given year, even if both parents are in the military. Reimbursement is made only after the adoption is finalized and only if the adoption was completed through a state or a non-profit licensed adoption agency. Fees that can be reimbursed include adoption, legal, and placement fees, court costs, and birth mother expenses. Eligible personnel should complete DD form 2673 (Reimbursement for Adoption Expense). Contact your local Personnel Support Unit for more information. Certain Immigration fees are waived for adoptive military families.

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.

FUNDRAISING

ADOPT TOGETHER

www.adopttogether.org

Adopt together is a website where you can tell your adoption story, post pictures, videos, blogs, and keep people informed about what's going on. You can accept donations from your friends and family, and these funds are sent to Nightlight. Set up a page for your adoption, and then send the link to all your friends, church members, family, etc.

A MOTHER'S LOVE

www.amotherslovefundraising.com

An adoptive mom who helps people all across the country through fundraising to defray the cost of their adoptions. She will supply fundraising flyers and catalogs at no charge.

CHIP IN

www.chipin.com

You can add a pay-pal button from Chip In to any website. Put this button on your facebook, blog, etc., and allow friends and family to contribute toward your adoption.

KINGDOM KIDS

www.kingdomkidsadoption.org

Kingdom Kids has developed a program by which prospective adoptive families raise funds for their adoption. Once you decide on an agency and program the process of fundraising can begin. The first step is to obtain a fund raising packet. Next you will develop a support letter which explains your situation and the details of your adoption and send to your prospective donors. All donations are sent directly to KK, are tax-deductible and are used at Kingdom Kids discretion.

OTHER FUND RAISING WEBSITES

There are many other online fund raising sites, now referred to as "crowd-funding." They are similar to adopttogether.org and chipin.com. You link them to your facebook, blog, etc., and ask family and friends to support you. These include:

www.indiegogo.com

www.justgive.com

www.fundeasy.com

www.gofundme.com

ADDITIONAL INFORMATION

RESOURCES FOR ADOPTION

resources4adoption.com

This is a website that lists grants and loans for people who are adopting. Stay informed about all the funding that is available to you.

MAKING DONATIONS TOWARD AN ADOPTION

Family and friends can make a donation toward an adoption by donating to a non-profit organization, which, in turn, will contribute to your adoption. For example, the organization from HIV to Home has such a program. For donors to receive a tax deduction, they must make their checks payable to the non-profit organization. **DONORS MUST NOT WRITE** the adoptive family's name on the check. The donor can place the adoptive family or child's name on a sticky note and then place it on the check. Adoptive families **CANNOT** donate toward their own expenses. However, ask your agency if any part of the agency's fees is tax-deductible donations.

As a 501(c)3 non-profit organization, the organization or agency collecting the funds must have complete control over the funds and is in no way obligated to place the donated funds toward the adoptive parents' adoption expenses. If the family for some reason does not proceed with an adoption, then the donations cannot be returned to the donor.

If a family member is 70 ½ or older, there is a further incentive for that relative to make a donation: Congress has reinstated the IRA Charitable Rollover for 2010 and 2011. Those 70 ½ and older can distribute funds *directly* from their IRAs to a tax-exempt entity. The transfer will count toward the person's minimum required distribution and will not count as taxable income. The person will receive the equivalent of a charitable deduction even if that person does not itemize deductions on the donor's tax return. The extension of the IRA Charitable Rollover allows gifts made by January 31, 2011, to be treated as 2010 donations.

RESOURCES AFTER YOU ADOPT IN SC

Not only is adopting expensive, but the care of a child can also be expensive. Listed are some resources that can help reduce the expenses of caring for a child—especially a child with special needs.

TEFRA

This program provides financial resources through Medicaid to pay for medical and therapeutic interventions and prescriptions for qualified children. Eligibility is based on your child's income—not yours. However, your child cannot have funds in a savings account; otherwise, based on the amount in the saving account, your child will not be eligible. If your child does have funds in an account in his name, it can take a few years before your child becomes eligible.

Regarding TEFRA in SC, a mother obtained TEFRA but it took her from January to July 2010; fortunately, the benefits were retroactive to November 2009. TEFRA is secondary insurance, and, in some cases, will cover portions that the employer insurance will not.

This mother also added that after you are approved, you must select an insurance plan through TEFRA. What the family was not told is that they could ask for the original Medicaid plan. The original Medicaid plan was the only one that was accepted by the service and health care providers from whom the child was already receiving services.

When signing up for insurance through TEFRA, those affiliated with the other insurance programs through the TEFRA program tried to discourage this family from sticking with the original Medicaid plan by offering them gift cards and personal care items. But, of course, there is no value in selecting a plan that will not cover your child's treatment. Furthermore, do not automatically accept one of the plans listed through the TEFRA call-in-number that reportedly indicates that your child's physician or other health care providers will accept this plan. Check with your child's health care providers directly to see which plans they accept. This family found that there was a huge discrepancy in what plan the child's physician and other service providers would accept and what the TEFRA list indicated.

A good contact resource to learn about these benefits is from Family Connections. The website states that if you would like to talk to another parent whose child has TEFRA contact Family Connection at 1-800-578-875.

<http://www.hdwg.org/catalyst/resources#general>

EARLY INTERVENTION PROGRAMS

These programs are provided at minimum to no cost to families regardless of income. Your insurance may first be used to cover expenses.

BABYNET

This program is for children birth through 36 months of age who may have developmental delays or other issues such as sensory integration problems Children can receive in-home services including occupational, physical and speech therapy. If you believe that your child may need early you can have your child evaluated at no cost to you.

<http://www.scfirststeps.org/BabyNet.html>

SC FIRST STEPS TO SCHOOL READINESS

This program is coordinated with BabyNet but is for children 36 months old and older who need extra services due to developmental delays and other issues. To contact your regional office, go to www.scfirststeps.org/babynet.html and click on the map to find the location and number.

State BabyNet Program

1300 Sumter St, Suite 100
Columbia, SC 29201

803-734-0479 803-734-1431 (fax)

Greenville and Pickens Counties
Center for Developmental Services
29 N. Academy Street
Greenville, SC 29601
864- 331-1450

RESOURCES AFTER YOU ADOPT IN COLORADO

The Early Intervention Services booklet is an easy-to-read guide on the services your child who is under 36 months old can receive. If your child is more than 36 months old, there are other services also available. http://www.eicolorado.org/Files/Guidebook%20II_FINAL.pdf