

FUNDING CHEAT SHEET

OUR FAVORITE RESOURCES

T-SHIRT FUNDRAISING

Bonfire – Online fundraising platform that provides a risk-free way to create and sell custom t-shirts. No upfront costs or inventory. Bonfire will print and ship the shirts to your supporters. If you're selling adoption t-shirts, we recommend Bonfire! [Sign up using our link](#) and you will receive an extra \$1 per shirt sold up to \$100!

Teespring – Create and sell custom apparel to raise money for your adoption with ZERO hassle, ZERO upfront costs and ZERO risk. Get started and launch your campaign in minutes! Teespring removes the hassle and lets you promote your fundraiser and sell more t-shirts. [Sign up now!](#)

CROWDFUNDING

Pure Charity is an adoption crowdfunding platform that allows you to raise 100% of the expenses for domestic, international, and embryo adoptions. All donations are tax-deductible and updated in real-time. Pure Charity is easy to use and allows you to manage all of your adoption fundraisers completely online. You even get your very own personal fundraising coach! [Get started now!](#)

5 CREATIVE FUNDRAISERS

1. [Apparent Project Bracelet Fundraiser](#)
2. [Both Hands Project](#)
3. [Dinner and an Auction](#)
4. [Puzzle Piece Fundraiser](#)
5. [Super Hero Cape Fundraiser](#)

For more creative ideas and success stories from other adoptive families, check out our comprehensive list of [101 Adoption Fundraising Ideas](#) or visit the [Fundraising Ideas](#) page on our website.

ADOPTION GRANTS

There are more than 80 adoption grants that can be found in the [Financial Worksheets](#) file (on the Grant Matrix tab) that we sent to your email inbox.

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INTEREST-FREE ADOPTION LOANS

ABBA Fund offers interest-free covenant loans for Christian families to help eliminate the cash crunch of an expensive adoption. These loans average between \$6,000 and \$8,000 and are typically no larger than 1/3 of the overall cost of the adoption. Each loan is expected to be paid back within 3 years. Approval takes approximately 6-8 weeks and you will be contacted via email. While you're visiting the Abba Fund website, consider applying for their [Christian Family Adoption Grant](#) as well.

Hebrew Free Loan Association offers interest-free loans up to \$15,000 for adoptive families of Jewish faith through local chapters across the US.

International Association of Jewish Free Loans is a nonprofit, non-sectarian agency whose mission is to help people with temporary financial needs to become or remain self-supporting, self-respecting members of their community by the aid of interest-free loans. The International Association of Jewish Free Loans provides interest-free loans to people in need including adoption assistance loans and for families with children with special needs. Loan applications are offered by local chapters and can be processed in as few as 7-10 days.

Lifesong For Orphans offers interest-free loans ranging from \$3,000 to \$12,000 to help Christian families overcome the high cost of adoption, especially the initial cash flow crunch. Couples enter into a covenant agreement to repay the loan through manageable monthly or annual payments. Repayments can even be made to coincide with adoption tax credits. Expect 8-10 weeks for your application to process. Be sure to check out Lifesong's [adoption grant](#) and other funding resources.

Oxford Adoption Foundation is a nonprofit charitable foundation that helps families adopting internationally by providing low interest loans up to \$5,000 to help with adoption expenses. The loan is not funded until the completion of the adoption. In addition, it is a 9-year loan that includes a 3-phase repayment plan with different rates of interest and is prepayable at any time. If you repay the loan in full within years 1-3, it's an interest-free loan.

- 0% interest for years 1-3
- 3% interest for years 4-6
- 6% interest for years 7-9

Pathways For Little Feet is a Christ-centered 501(c)(3) that provides interest-free adoption loans to families for any amount up to \$7,500. You must be within 3-6 months of completing your adoption before submitting an application. The loan will be repaid monthly and the funds will be used to help other families with their adoptions. The average loan repayment is \$100 per month.

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LOW INTEREST ADOPTION LOANS

SoFi is reinventing consumer finance for the better and offers low interest (as low as 4.04%) personal adoption loans ranging from \$5,000-\$100,000. There are no fees and loans can be 3, 5, or 7 years. SoFi offers unemployment protection in case you lose your job. **SoFi will even give you a [\\$100 Welcome Bonus](#) when you take out a personal loan!**

Avant offers low interest personal loans for adoption ranging from \$1,000-\$35,000 with no origination or prepayment fees. The entire application can be completed online and, if you're approved for a loan, funds can be directly deposited into your bank account as soon as the next business day. Accepts customers with FICO scores at 580 and above. [Apply now!](#)

Upstart is a smarter loan! There's more to you than just your credit score. Your education and job history are considered and allow you to get a lower rate. Upstart offers loans from \$3,000-\$35,000 with rates as low as 4.7%. With fixed rates, no hidden fees or prepayment penalties, you can save money and build credit with a better personal loan. Get your loan approved and have your money the next day. [Get Started Now!](#)

Prosper offers fixed rate, unsecured adoption and baby loans from \$2,000 to \$35,000. Loan terms of 3 and 5 years are available. Along with rates starting as low as 5.99%, you can prepay any time without penalties. [Check Your Rate!](#)

A Child Waits Foundation offers low interest adoption loans, currently at 5%, up to \$10,000 to help families cover the final costs of expensive international adoptions. Once approved for a loan, funds are disbursed several weeks prior to the adoption being finalized internationally. Loans can be paid back as quickly as you choose but no more than 5 years, at which point they must be paid off in full. There is a \$20 processing fee for all applications.

America's Christian Credit Union provides several adoption-specific financial products, including low interest adoption loans, currently at 8.4% for 7 years, up to \$50,000 to help finance your adoption. ACCU offers equity adoption loans that allow you to use your home or auto equity to secure the loan. In addition, ACCU has a \$500 adoption grant available to members.

DISCLAIMER: Some of the links above are affiliate links. If you sign up or purchase through them, we might earn a small commission. However, these are adoption resources that we've used personally and/or researched extensively. We never promote products or services that we don't think can be helpful to fund your adoption. It is always best to do your own research before signing up for anything. If you click on any of these, thank you...it helps us keep the lights on!