Children's House International ADOPTIONS

*"Loving a Child has no Boundaries"*

**CHILDREN'S HOUSE INTERNATIONAL**

# GHANA FINANCIAL AGREEMENT AND DISCLOSURE

| | |
|---|---|
| GRAND TOTAL DUE TO CHI FOR THE ADOPTION OF **1 CHILD** | ***$32,990** |
| TOTAL ADDITIONAL DUE TO CHI FOR THE ADOPTION OF A **2ND CHILD** | *$5,815 |
| TOTAL ADDITIONAL DUE TO CHI FOR THE ADOPTION OF A **3RD CHILD** | *$2,315 |
| GRAND TOTAL DUE TO CHI FOR THE ADOPTION OF 3 **CHILDREN** | *$41,120 |

| **SCHEDULE OF FEES FOR ADOPTION OF 1 CHILD PAID TO CHI** | | | |
|---|---|---|---|
| **FEE DESCRIPTION** | **HAGUE CATEGORY** | **PAID TO** | **AMOUNT** |
| **FEES DUE WITH APPLICATION** | | | |
| Application Services Fee | U.S. Expenses | CHI | $800 |
| **HOME STUDY SERVICE FEES DUE AT APPLICATION**<br>IF PAP RESIDES IN ONE OF CHI'S LICENSED STATES (FL, LA, ID, TX, UT, WA) | | | |
| *Separate Home Study Service Contract with CHI and fee schedule will be sent to you* | | | |
| Home Study Services ***if*** *residing in FL, LA, ID, TX, UT, WA* | Home Study | CHI | Varies by state- view agreement on our website here |
| Social Worker Travel for Home Study ***if*** *residing in FL, LA, ID, TX, UT, WA* | Home Study | CHI | |
| **AGENCY FEES DUE AT APPLICATION ACCEPTANCE**<br>*INVOICED ABOUT 1 WEEK AFTER APPLICATION* | | | |
| **Agency Fee 1** - *Includes CEAS Monitoring & Oversight fee* | U.S. Expenses | CHI | $4,965 |
| **AGENCY FEES DUE AT HOME STUDY REVIEW**<br>*INVOICED ABOUT 4-6 MONTHS AFTER APPLICATION* | | | |
| **Agency Fee 2** | U.S. Expenses | CHI | $5,750 |
| *Agency Fee 2A IF home study is not submitted within 6 months of application acceptance, a monitoring fee of $250 PER MONTH for delayed home study submission will be billed quarterly. See Fee Policies for Details* | U.S. Expenses | CHI | $250 PER MONTH UP TO 6 MONTHS |
| **FOREIGN PROGRAM FEE DUE AT HOME STUDY REVIEW**<br>*INVOICED ABOUT 4-6 MONTHS AFTER APPLICATION* | | | |
| Foreign Program Fee 1 | Foreign expense | CHI wires to representative | $935 |

FEES FOR ADOPTION OF 1 CHILD CONTINUED ON NEXT PAGE

***BY INITIALING BELOW, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THIS PORTION OF THE FINANCIAL AGREEMENT AND DISCLOSURE AND THAT FAILURE TO PAY WILL DELAY TRAVEL OR ADOPTION.***

**INITIALS** _____, _____

REVIEW ONLY

| SCHEDULE OF FEES FOR ADOPTION OF 1 CHILD PAID TO CHI *(CONTINUED)* | | | |
|---|---|---|---|
| **FEE DESCRIPTION** | **HAGUE CATEGORY** | **PAID TO** | **AMOUNT** |
| **AGENCY FEES DUE WITH DOSSIER PREPARATION ASSISTANCE** *INVOICED ABOUT 7-9 MONTHS AFTER APPLICATION* | | | |
| **Agency Fee 3** | U.S. Expenses | CHI | $3,750 |
| **FOREIGN PROGRAM FEE DUE AT DOSSIER PREPARATION** *INVOICED ABOUT 7-9 MONTHS AFTER APPLICATION* | | | |
| Foreign Program Fee 2 | Foreign expense | CHI wires to representative | $3,035 |
| **AGENCY FEES DUE AT REFERRAL ACCEPTANCE** *INVOICED ABOUT 1-2 YEARS AFTER APPLICATION* | | | |
| **Agency Fee 4** | U.S. Expenses | CHI | $3,750 |
| **FOREIGN PROGRAM FEE DUE AT REFERRAL ACCEPTANCE** *INVOICED ABOUT 1-2 YEARS AFTER APPLICATION* | | | |
| Foreign Program Fee 3 | Foreign Expense | CHI wires to representative | $1,635 |
| *** POST-ADOPTION-REPORT DEPOSIT: $500 PER REPORT/ $250 PER REPORT FOR SIBLINGS DUE AT REFERRAL ACCEPTANCE FOR ALL FAMILIES UNLESS REPORT FEES ARE PREPAID TO OTHER SERVICE PROVIDER** | | | |
| Post Adoption Report Refundable Deposit *PER REPORT PER CHILD* ***IF*** *Reports are not prepaid to service provider. See Page 4 for more details, see Schedule A for total required reports.* | Post Adoption Report | CHI | $500 *PER REPORT 1st CHILD –* $250 *PER REPORT Per SIBLING* |
| **FOREIGN PROGRAM FEE DUE AFTER FIRST TRIP** *INVOICED ABOUT 1-2 YEARS AFTER APPLICATION* | | | |
| Foreign Program Fee 4 | Foreign Expense | CHI wires to representative | $5,335 |
| Foreign Program Fee 4 | Foreign Expense | CHI wires to Attorney | $3,035 |
| **RFE/NOID FEE** | | | |
| RFE/NOID received for lack of disclosure and CHI allows family to continue. *Payment of this fee does NOT guarantee USCIS will approve the case upon receipt of RFE Response. Fee DOES NOT include any SW home study update fees for RFE Response* | U.S. Expenses | CHI | $1,000 |
| **ANNUAL MONITORING AND OVERSIGHT FEE** *INVOICED ANNUALLY ON JAN 1ST UNTIL TRAVEL FOR PICK UP* | | | |
| **Agency Fee 5** *See Fee Policies for Details* | U.S. Expenses | CHI | $750 |
| **TOTAL DUE TO CHI FOR THE ADOPTION OF 1 CHILD** | | | ***32,815** |

**Does not include Annual Monitoring & Oversight Fee, Monitoring fee for delayed home study submission, RFE Fee, or deposits. If residing in one of CHI's licensed states (FL, LA, ID, TX, UT, WA) a separate agreement is required for home study services. Does not include post adoption report fees, third-party fees, travel, or as needed expenses as outlined in following pages.*

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**INITIALS** _____, _____

REVIEW ONLY

| IF YOU ARE ADOPTING A 2ND CHILD ADDITIONAL FEES ARE AS FOLLOWS | | | |
|---|---|---|---|
| **FEE DESCRIPTION** | **HAGUE CATEGORY** | **PAID TO** | **AMOUNT** |
| **2ND CHILD AGENCY FEES DUE AT REFERRAL ACCEPTANCE** INVOICED ABOUT 1-2 YEARS AFTER APPLICATION | | | |
| **Agency Fee (paid with agency fee 4)** - 2nd child - *Includes CEAS Monitoring & Oversight Fee* | U.S. Expenses | CHI | $4,315 |
| **2ND CHILD FOREIGN PROGRAM FEE DUE AT REFERRAL ACCEPTANCE** INVOICED ABOUT 1-2 YEARS AFTER APPLICATION | | | |
| Foreign Program Fee (paid with foreign program fee 3) - 2nd child | Foreign Expense | CHI wires to representative | $1,500 |
| **TOTAL ADDITIONAL DUE TO CHI FOR THE ADOPTION OF A 2ND CHILD** | | | ***$5,815** |

**Does not include Annual Monitoring & Oversight Fee, Monitoring fee for delayed home study submission, RFE Fee, or deposits. If residing in one of CHI's licensed states (FL, LA, ID, TX, UT, WA) a separate agreement is required for home study services. Does not include post adoption report fees, third-party fees, travel, or as needed expenses as outlined in following pages.*

| IF YOU ARE ADOPTING A 3RD CHILD ADDITIONAL FEES ARE AS FOLLOWS | | | |
|---|---|---|---|
| **FEE DESCRIPTION** | **HAGUE CATEGORY** | **PAID TO** | **AMOUNT** |
| **3RD CHILD AGENCY FEES DUE AT REFERRAL ACCEPTANCE** INVOICED ABOUT 1-2 YEARS AFTER APPLICATION | | | |
| **Agency Fee (paid with agency fee 4)** – 3rd child - *Includes CEAS Monitoring & Oversight Fee* | U.S. Expenses | CHI | $815 |
| **3RD CHILD FOREIGN PROGRAM FEE DUE AT REFERRAL ACCEPTANCE** INVOICED ABOUT 1-2 YEARS AFTER APPLICATION | | | |
| Foreign Program Fee (paid with foreign program fee 3) – 3rd child | Foreign Expense | CHI wires to representative | $1,500 |
| **TOTAL ADDITIONAL DUE TO CHI FOR THE ADOPTION OF A 3RD CHILD** | | | ***$2,315** |

**Does not include Annual Monitoring & Oversight Fee, Monitoring fee for delayed home study submission, RFE Fee, or deposits. If residing in one of CHI's licensed states (FL, LA, ID, TX, UT, WA) a separate agreement is required for home study services. Does not include post adoption report fees, third-party fees, travel, or as needed expenses as outlined in following pages.*

*Foreign currency conversion to USD is estimated and may change depending on the exchange rate at the time payment is made. Children's House International (CHI) accepts fees paid by Credit Card or ACH through the invoice link to pay online, CHI also accepts payments made by Bank Wire or with a Cashier's Check or Money Order. Transaction fees may apply.*

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**INITIALS** _____, _____

REVIEW ONLY

| OTHER THIRD-PARTY, TRAVEL, AND AS NEEDED EXPENSES (ESTIMATED- SUBJECT TO CHANGE) | | | |
|---|---|---|---|
| **FEE DESCRIPTION** | **HAGUE CATEGORY** | **PAID TO** | **AMOUNT** |
| **Home Study Process Fees- NOT PAID TO CHI** | | | |
| Adoptive Parent Education | Third Party | Creating A Family | $0 |
| Home Study Services | Home Study | Hague accredited or Approved Home Study Provider **not CHI** | Estimated $2,000-5,000 |
| Home Study Travel | Home Study | Hague accredited or Approved Home Study Provider **not CHI** | Estimated $0-1,000 |
| **Dossier Preparation Fees- NOT PAID TO CHI** | | | |
| USCIS/NCB Fee I800A | Third Party | USCIS | $920 |
| Dossier Document Preparation related fees | Translation and Document Expense | County/State/Notary | $100- $600 |
| **Referral Related Fees- NOT PAID TO CHI** | | | |
| Medical Testing *PER CHILD IF REQUESTED* | Third Party | Service Provider | $0-$300 |
| **Travel Related Fees- NOT PAID TO CHI** | | | |
| Misc. travel expenses – Lodging, incidentals, touring etc. | Travel | Service Provider | Estimated $2,000- $4,000 |
| Round Trip Airfare (2 Adults – 3 trips) | Travel | Service Provider | Estimated $12,000 |
| Passports $135 *PER TRAVELING ADULT* | Third Party | USCIS | $135-$270 |
| Child's One Way Airfare *PER CHILD* | Travel | Service Provider | Estimated $1,000 |
| **In-Country Fees – NOT PAID TO CHI** | | | |
| Child's Visa *PER CHILD* | Third Party | USCIS | $325 |
| Child's medical for Visa *PER CHILD* | Third Party | Service Provider | Estimate 0-$100 |
| Fees for Care of Child | Care of Child | N/A | $0 |
| Fees to Child Protection or Child Welfare Service Programs | Contributions | N/A | $0 |
| **Post Adoption Reports Fees** | | | |
| Post Adoption Report fees 3+ *Reports Required, based on one child* | Post Adoption Report | Approved Service Provider paid prior to service *(if PAP resides in FL, ID LA, TX, UT, WA CHI will provide service, fee will be deducted from deposit at the time of service – see below)* | Estimated $1,375-3,000 |
| Social Worker Travel for Post Adoption Reports | Post Adoption Report | Approved Service Provider *(if PAP resides in FL, ID LA, TX, UT, WA CHI will provide service)* | $0-2,000 |

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**INITIALS** _____, _____

REVIEW ONLY

***REFUNDABLE POST-ADOPTION-REPORT DEPOSIT: $500 PER REPORT FOR ONE CHILD, $250 PER REPORT FOR EACH SIBLING IS DUE AT REFERRAL ACCEPTANCE**

**AT REFERRAL ACCEPTANCE** A DEPOSIT OF $500 PER SOCIAL WORKER (SW) WRITTEN REPORT IS REQUIRED FOR ONE CHILD, SIBLING DEPOSIT IS $250 PER REPORT**. IF** PROSPECTIVE ADOPTIVE PARENT (PAP) PAYS FOR ALL REQUIRED SW WRITTEN PARS IN ADVANCE TO PAP'S HOME STUDY AGENCY AND PROOF OF PREPAYMENT OF THE REPORT(S) IS SUBMITTED TO CHI, THE DEPOSIT WILL BE WAIVED OR REFUNDED. ALL PAPS USING CHI AS THEIR HOME STUDY AGENCY WILL BE REQUIRED TO PAY A DEPOSIT (SEE SCHEDULE A FOR NUMBER OF SW WRITTEN REPORTS REQUIRED, ADDITIONAL REPORTS WRITTEN BY THE FAMILY MAY ALSO BE REQUIRED).

**FOR FAMILIES NOT USING A CHI SOCIAL WORKER TO PROVIDE THEIR REPORT, THE DEPOSIT IS REFUNDABLE** WHEN THE REQUIRED SW WRITTEN REPORTS ARE SUBMITTED ON TIME (WITHIN 30 DAYS OF DUE DATE). IF THE REPORT IS LATE OR NOT SUBMITTED, THE DEPOSIT FOR THAT REPORT MAY BE FORFEITED AND USED TOWARD SERVICES RELATED TO THE MISSING REPORT. THE ADOPTIVE FAMILY WILL BE NOTIFIED THAT THEIR DEPOSIT HAS BEEN FORFEITED.

**FOR FAMILIES USING A CHI SOCIAL WORKER TO PROVIDE THEIR REPORT,** A FEE AGREEMENT WILL BE SENT TO THE PAP PRIOR TO THE DUE DATE AND THE FEE WILL BE DEDUCTED FROM THE DEPOSIT FOR THAT REPORT. IF THE FEE IS MORE THAN THE DEPOSIT, AN INVOICE WILL BE SENT. IF THE FEE IS LESS THAN THE DEPOSIT, A REFUND WILL BE SENT TO THE PAP ONCE THE REPORT IS COMPLETED.

**THE FINAL REPORT DEPOSIT** WILL BE REFUNDED WHEN THE SW WRITTEN POST ADOPTION REPORT, FINAL ADOPTION DOCUMENTS AND U.S. CERTIFICATE OF CITIZENSHIP ARE RECEIVED BY CHI.

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**INITIALS** _____, _____

REVIEW ONLY

# EXPLANATION FOR FEES BY HAGUE CATEGORY

| FEE CATEGORY & HAGUE REGULATION | DESCRIPTION | PAID TO |
|---|---|---|
| HOME STUDY SERVICE 96.40 (B)(1) | THE EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR HOME STUDY PREPARATION AND APPROVAL, WHETHER THE HOME STUDY IS TO BE PREPARED DIRECTLY BY THE AGENCY OR PERSON ITSELF, OR PREPARED BY A SUPERVISED PROVIDER, EXEMPTED PROVIDER, OR APPROVED PERSON AND APPROVED AS REQUIRED UNDER §96.47 | CHI OR OTHER APPROVED SERVICE PROVIDER 96.47 |
| ADOPTION EXPENSES IN THE U.S. 96.40(B)(2) | EXPECTED TOTAL FEES AND ESTIMATED EXPENSE FOR ALL ADOPTION SERVICES OTHER THAN HOME STUDY THAT WILL BE PROVIDED IN THE U.S. INCLUDING BUT NOT LIMITED TO PERSONNEL COSTS, ADMINISTRATIVE OVERHEAD, OPERATIONAL COSTS, TRAINING AND EDUCATION, COMMUNICATIONS AND PUBLICATIONS COSTS, AND ANY OTHER COSTS RELATED TO PROVIDING ADOPTION SERVICES IN THE UNITED STATES. | CHI |
| FOREIGN COUNTRY PROGRAM EXPENSES 96.40 (B)(3) | EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR ALL ADOPTION SERVICES PROVIDED IN THE CHILD'S COUNTRY OF ORIGIN. THIS FEE INCLUDES APPLICATION FOREIGN SUPERVISED PROVIDERS LIAISON SERVICES BETWEEN CHI AND THE FOREIGN CENTRAL AUTHORITY, REVIEW OF CHILD STUDY REPORT, POST PLACEMENT SUPERVISORY FEES, LAWYER AND LEGAL FEES FOR SUBMISSION OF THE ADOPTION ORDER TO COURT, ASSISTANCE AND GOVERNMENTAL FEES ASSOCIATED WITH OBTAINING FINAL ADOPTION DOCUMENTS, BIRTH CERTIFICATE, PASSPORT AND VISA, GHANIAN CENTRAL AUTHORITY STATUTORY FEES, SUBMISSION OF POST ADOPTION REPORTS TO CENTRAL AUTHORITY. | CHI AND IF APPLICABLE - SERVICE PROVIDERS |
| CARE OF CHILD 96.40 (B)(4) | EXPECTED TOTAL FEES AND ESTIMATED EXPENSES CHARGED TO PAP(S) FOR THE CARE OF THE CHILD IN THE COUNTRY OF ORIGIN PRIOR TO ADOPTION, INCLUDING BUT NOT LIMITED TO, COSTS FOR FOOD, CLOTHING, SHELTER AND MEDICAL CARE; FOSTER CARE SERVICES; ORPHANAGE CARE; AD ANY OTHER SERVICES PROVIDED DIRECTLY TO THE CHILD. THIS IS NOT APPLICABLE. | N/A |
| TRANSLATION AND DOCUMENT EXPENSE 96.40 (B)(5) | THE EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR OBTAINING ANY NECESSARY DOCUMENTS AND FOR ANY TRANSLATION OF DOSSIER DOCUMENTS RELATED TO THE ADOPTION. INCLUDES ESTIMATED TOTAL FEES AND ESTIMATED EXPENSES FOR TO FINALIZE THE ADOPTION IN THE UNITED STATES AND ANY ALL PAPERWORK/DOCUMENT COLLECTION.<br>ADOPTION FINALIZATION DEPOSIT REFUNDABLE WHEN THE FINAL ADOPTION DOCUMENTS AND U.S. CERTIFICATE OF CITIZENSHIP IS RECEIVED BY CHI, PROVIDED ALL POST PLACEMENT REPORTS WERE SUBMITTED | SERVICE PROVIDER |
| CONTRIBUTIONS 96.40 (B)(6) | ANY FIXED CONTRIBUTION AMOUNT OR PERCENTAGE THAT THE PROSPECTIVE ADOPTIVE PARENT(S) WILL BE EXPECTED OR REQUIRED TO MAKE TO CHILD PROTECTION OR CHILD WELFARE SERVICE PROGRAMS IN THE CHILD'S COUNTRY OF ORIGIN COUNTRY OR IN THE UNITED STATES, ALONG WITH AN EXPLANATION OF THE INTENDED USE OF THE TRANSACTION AND THE MANNER IN WHICH THE CONTRIBUTION WILL BE RECORDED AND ACCOUNTED FOR. | N/A |
| POST ADOPTION REPORTS 96.40 (B)(7) | THE EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR ANY POST-PLACEMENT OR POST-ADOPTION REPORTS THAT THE AGENCY OR PERSON OR PARENT(S) MUST PREPARE IN LIGHT OF ANY REQUIREMENTS OF THE EXPECTED COUNTRY OF ORIGIN. | CHI OR OTHER APPROVED SERVICE PROVIDER 96.47 |
| THIRD PARTY FEES 96.40 (C)(1) | THE EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR SERVICES THAT THE PROSPECTIVE ADOPTIVE PARENT(S) WILL BE RESPONSIBLE TO PAY DIRECTLY TO A THIRD PARTY. SUCH THIRD PARTY FEES INCLUDE, BUT ARE NOT LIMITED TO, FEES TO COMPETENT AUTHORITIES FOR SERVICES RENDERED, USCIS OR CENTRAL AUTHORITY PROCESSING FEES | SERVICE PROVIDER |
| TRAVEL AND ACCOMMODATION EXPENSES 96.40 (C)(2) | EXPECTED TOTAL FEES AND ESTIMATED EXPENSES FOR ANY TRAVEL, TRANSPORTATION, AND ACCOMMODATION SERVICES ARRANGED BY THE PROSPECTIVE ADOPTIVE PARENT FOR AN ESTIMATED 45-50 DAY STAY IN COUNTRY OVER 3 SEPARATE TRIPS. | SERVICE PROVIDER |

***PAP(S) = PROSPECTIVE ADOPTIVE PARENT(S)**

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**INITIALS _____, _____**

REVIEW ONLY

I/WE WISH TO ADOPT _____ CHILDREN. I/WE UNDERSTAND THAT THIS DOES NOT GUARANTEE APPROVAL BY HOME STUDY PROVIDER, CHI, USCIS, OR THE FOREIGN GOVERNMENT TO ADOPT SIBLINGS/MULTIPLE CHILDREN OR A REFERRAL OF SIBLINGS/MULTIPLE CHILDREN.

ALL FEES RELATED TO OFFICIAL U.S. GOVERNMENT FEES, OFFICIAL COUNTRY GOVERNMENT FEES OR TRAVEL FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE DUE TO THE NATURE OF INTERNATIONAL ADOPTION. PAPS ARE RESPONSIBLE FOR ALL FEES LISTED ABOVE AND ON THE PAGES OF THIS FINANCIAL AGREEMENT.

SEE CHI FEE POLICIES ON THE FOLLOWING PAGES FOR DETAILS REGARDING REFUNDS, PROGRAM TRANSFERS, PLACING YOUR CASE ON HOLD, FEE WAIVERS OR REDUCTIONS, FEE DUE DATES, AND OTHER CHI POLICIES:
HAGUE 96.40(D)(E)(F)(G1 -G3) (H).

TIMING OF FEE INVOICING IS APPROXIMATE AND MAY VARY DEPENDING ON YOUR SPECIFIC CASE CIRCUMSTANCES

- ***WE HEREBY ACKNOWLEDGE THAT WE HAVE READ AND AGREE TO THIS PORTION OF THE FINANCIAL AGREEMENT AND DISCLOSURE CONTRACT.***

Date Signed _____

_____ _____
Prospective Adoptive Parent Prospective Adoptive Parent

_____ _____
Printed Full Name Printed Full Name

_____
Children's House International Representative

REVIEW ONLY