

New Jersey's Subsidized Adoption Program

Learn about financial support to help care for children waiting for adoptive families

If you are willing and able to adopt a child with special needs, but feel you may not be able to afford the total cost of raising such a child, the New Jersey Subsidized Adoption Program can help. About 98% of children adopted through the DCF Division of Youth and Family Services (DYFS) receive adoption subsidy. Financial assistance is available to all prospective adoptive parents who seek to adopt a child featured in this booklet.

Adoptive Families Must Meet These Requirements:

Age

You must reach age 18 before the adoption is finalized and you must be at least ten years older than the child you wish to adopt.

Residence

You must live in New Jersey or any other state with which New Jersey can arrange a cooperative agreement.

Marital Status

You may be single, married, separated or divorced.

Health

A medical examination must show that you are in reasonably good physical and emotional health with the long-term ability to provide day-to-day care for the child.

Income

You must be able to financially support and care for your family.



Subsidies can help adoptive families by providing:

- A regular monthly payment including clothing allowance to help parents meet everyday needs.
- A one-time payment that covers the legal fees related to adoption.
- Medicaid coverage for the child to assist with any physical or psychological condition that is not covered by the family's own insurance.
- Children with disabilities may be able to receive special services for a specific medical, health or equipment need, which may be approved on a case-by-case basis
- Out-of-state medical coverage (for most states).
- A \$10,000 Federal Tax Credit the year the adoption takes place.

Preschool child care services may be available for subsidy eligible children whose adoptions were finalized after January 1, 2005. Child care services are funded by the DHS Division of Family Development (while funds are available) for adoptive parents who work or attend school full-time.

Parents receive the full subsidy at least until the child reaches 18 years of age. Under certain circumstances, DYFS can continue to pay the full subsidy amount until the child's 21st birthday. Such payments may not exceed the cost of providing comparable assistance in foster care. After the child turns 21, other state services may be available.

Additional financial assistance is available to adopted youth for college tuition through the New Jersey Scholars Program. For more information visit www.fafsonline.org.