



2026 ESTIMATED ADOPTION EXPENSES¹

(Revised: 3/12/26)

	<i>Self-Directed²</i>	<i>Kirsh & Kirsh Directed³</i>
Attorney Fees	\$3,000 to \$17,500 ⁴	\$17,500
Adoption Services Fees	\$0	\$27,500
Pre- and Post-Placement Non-Itemized Expenses	\$500	\$500
Parent Finder Profile Creation Service ⁵	\$0	\$735 to \$860
Birth Mother Living Expenses ⁶	\$0 to \$4,000	\$0 to \$4,000
Birth Mother Attorney Representation ⁷	\$0 to \$1,000	\$0 to \$1,000
Birth Mother Counseling ⁸	\$0 to \$2,500	\$0 to \$2,500
Misc. Out-of-Pocket Expenses ⁹	\$200 to \$1,500	\$200 to \$1,500
Medicaid Application Assistance (Optional) ¹⁰	\$0 to \$500	\$0 to \$500
Child Connect Post Adoption Update Service	\$700	\$700
Out of Office Expense (More than 25 miles from the offices of K&K) ¹¹	\$0 to \$1,300	\$0 to \$1,300
Home Study Preparation	\$1,000-\$3,750	\$1,000-\$3,750
Medical Expenses for Mother and Baby ¹²	\$0 to \$10,000	\$0 to \$10,000

¹ These are anticipated, *estimated*, adoption expenses. The actual cost of adopting may be more or less depending on the circumstances. Additionally, as set forth in the Fee Agreement, most of the items listed are **NOT** “monies at risk”, if the anticipated adoption does not proceed as planned. Not all the amounts listed are payable to Kirsh & Kirsh, P.C., but are usually, if not always, part of the cost of adopting. For example, all adoptions require the completion of an adoptive home study. Kirsh & Kirsh, P.C., does NOT perform home studies. Prospective adoptive parents will contract on their own for a home study and pay for the home study outside of monies payable to Kirsh & Kirsh, P.C. The amount listed is the typical cost of a home study, including supervision of the adoption, and a post-placement report to the court.

Federal Adoption Tax Credit (2026) - For most families, the IRS assists with \$17,670 of adoption expenses in the form of a tax credit for the year your adoption is finalized. You will need to speak with your CPA or other qualified tax professional to understand the details of the program; however, in general terms, families earning less than \$265,180 a year (modified adjusted gross income) in 2026 will get a tax credit equal to their adoption expenses up to \$17,670. The credit is reduced for families earning more than \$265,180, but less than \$305,080. Families earning \$305,080 or more are not eligible to receive the credit. Another requirement of the credit is that the family has paid net federal income taxes equal to, or greater than, the amount of the refund being requested, but any excess credit may be carried forward for up to five years. The refundable portion for 2026 is \$5,120. Your home state might also give a modest tax credit for residents who qualify for the federal tax credit.

² In a Self-Directed Adoption, the prospective adoptive parents identify an expectant/birth mother on their own.

³ In a Kirsh & Kirsh Directed Adoption, Kirsh & Kirsh, P.C., for the Adoption Services Fee, identifies expectant/birth mothers for the prospective adoptive parents until they are successful in adopting. The Initial Payment under the Kirsh & Kirsh Directed Approach is \$7,750. This amount will be subtracted from the Attorney Fees, Adoption Services Fees, and Pre- and Post-Placement Non-Itemized Expenses at the time of placement.



⁴ Kirsh & Kirsh, P.C., will quote an exact amount of attorney fees based up on the circumstances. The typical amount of such fees is \$9,500 or less.

⁵ ParentFinder charges \$735 for their Family Marketing Program, which includes profile creation. If you wish to print physical copies of your profile book, it is an additional \$125 to print 5 books (which is the minimum, per ParentFinder). We do not require that you print profile books.

⁶ Indiana law allows for living expenses up to a maximum amount of \$4,000, except in exceptional circumstances. Most expectant/birth mothers request the full statutory amount.

⁷ Kirsh & Kirsh, P.C., encourages expectant/birth mothers to have their own attorney because it helps them feel confident in their decision. It is not required by statute in Indiana, and not all expectant/birth mothers choose to have their own attorney.

⁸ Kirsh & Kirsh, P.C., encourages all expectant/birth mothers to speak with a counselor and have found that counseling helps a woman focus on her reasons for adoption and have the tools to deal with her emotions. If an expectant/birth mother is willing to try counseling, Kirsh & Kirsh, P.C., will usually put the prospective adoptive parents in contact with the counselor to make payment arrangements.

⁹ Out-of-Pocket Expenses include medical records, putative father service of notice fees, court costs, and various other fees. These represent expenses/costs payable by Kirsh & Kirsh, P.C., to outside vendors. The actual amount of such is expenses is typically less than the amount listed.

¹⁰ If an expectant/birth mother does not have Medicaid, it is usually in the prospective adoptive parents' best interests for her to have Medicaid. Kirsh & Kirsh, P.C., can recommend a service that will assist in getting Medicaid **and which only charges a fee if successful in obtaining Medicaid.**

¹¹ Kirsh & Kirsh, P.C., charges an out of office expense of \$650 for meetings/consent signings which are more than 25 miles from the office of Kirsh & Kirsh, P.C., located at 2930 E. 96th Street, Indianapolis, Indiana. There are usually two out-of-office meeting expenses for each adoption: the first is for the initial meeting with the expectant mother before the baby is born, and the second is for the consent signing after birth.

¹² Most birth mothers have Medicaid or insurance. Medicaid usually covers all medical expenses for the birth mother. If the hospital adds the baby to the birth mother's Medicaid, the baby is automatically eligible for coverage, in which case, the total medical expenses would be at or near \$0.00. Additionally, Kirsh & Kirsh, P.C., will provide a letter to the prospective adoptive parents' insurance company, which should enable the prospective adoptive parents' insurance to begin coverage for the baby as of the date of birth.