



ADOPTION SERVICE AGREEMENT

Pakistan

New Beginnings Family and Children's Services, Inc. will provide the following adoption services:

- Present an orientation and guidance to the intercountry adoption process and the country.
- Provide or oversee Home Study services, including required training.
- Guide and assist in filing US Citizenship and Immigration Services (CIS) applications.
- Assist and coordinate visits to the orphanage in Pakistan.
- With the cooperation of the orphanage, identify a child for adoption.
- Review the referral of a child and arrange a physical for the child.
- Monitor and support the family after a placement has been made.
- Provide legal services in Pakistan for guardianship and visa.
- Secure the child's legal information to present to USCIS for immigration approval.
- Provide or oversee post-placement services for finalization required by NB and your State of residence.
- Supervise providers when used.
- Establish a service plan to ensure that adoption services are consistent with applicable laws and regulations.

In exchange for the above services, you agree to pay the following:

Agency Fees

Application (Kafala Family Profile)	Due with application	350
New Beginnings' Fee, three parts:	Due with agreement	3,500
	Due at home study approval	2,750
	Due at I-600A approval	2,850
Total Agency Fees		9,450

Pakistan Program Fee

Program Coordination, three parts:	Due at home study approval	3,000
	Due at I-600A approval	4,900
Total Pakistan Program Fees		7,900

Third-Party and Travel Expenses

Center for Excellence in Adoption Services, (CEAS) Fee, Due with agreement	815	
USCIS Expenses I-600A \$920; I-600 w. visa med \$425; N-600 \$1,170	2,515	
Parent Education Workshops Online workshops with Adoption Learning Partners.	150 to 300	
Pre-Adoption Physical, multiple visits, in Pakistan	600 to 1,000	
Islam Verification	120	
Passport	20 to 45	
Court fees, in Pakistan	100 to 150	
State Adoption Attorney	700 to 2,500	
Travel and Overseas Expenses	3,750 to 8,700	
Travel and Accommodation for Islamabad	1,300 to 1,500	
Total Third-Party and Travel		\$11,320 to 18,145

New Beginnings' Social Services, NB performs the service in states we are licensed NY, NJ, PA, and FL.

Home Study	Due with Agreement (add 400 if in NY)	2,200
Post-Placement, four reports are needed.	Due at acceptance of the referral	1,900
Total New Beginnings' Social Services		\$3,800

WE/I _____

HAVE READ THE ADOPTION SERVICE AGREEMENT, TERMS AND CONDITIONS, COMPLAINT POLICY, ASSESSMENT OF RISK, THE ADOPTION EXPENSE DISCLOSURE, FEES FOR OTHER SERVICES, REFUND POLICY, SERVICE PLAN, AND FAIR HEARING, AND AGREE TO ALL OF THE TERMS AND CONDITIONS OUTLINED IN EACH.

Date signed

Signature by Prospective Adoptive Parent

Date signed

Signature by Prospective Adoptive Parent

Please Initial Each Page Where Indicated.

TERMS AND CONDITIONS

- Best Practice.** NB strives to ensure that inter-country adoptions are in children's best interests and seeks to prevent the sale, exploitation, abduction, or trafficking of children. Payment for a child or an inducement to release a child for Adoption is forbidden. NB does not compensate any individual providing adoption services with an incentive fee or fee contingent on each child located for Adoption. NB's employees, coordinators, and prospective adoptive parents are prohibited from giving money, gifts, bribes, or other consideration directly or indirectly to any person or entity, including any biological relative or caregiver of a child, as payment for a child or as an inducement to release a child for purposes of Adoption.
- Fees Paid to NB.** In addition to the adoption services provided, the fees represent the cost of personnel, training, and operational expenses such as rent, insurance, equipment, supplies, accreditation, and licensing. NB may also use revenue from fees for program development or other humanitarian aid projects at its discretion. The fees indicated are stable and reliable. However, service fees may be subject to change if unexpected complications arise during the adoption process. NB will notify the Applicant of any fee change or payment schedule change. A foreign authority may increase its fees without warning.
- Payments to New Beginnings.** The Applicant agrees to pay the fees according to the terms described in the Adoption Expense Disclosure. Unless otherwise indicated, payments are due when billed. If a payment listed in the Expense Disclosure is more than 45 days late, NB can suspend services until the Applicant becomes current on all existing payment obligations. If a payment is more than 90 days late, it shall constitute a breach of the agreement, and NB shall have the option to terminate services. Services would not be suspended if it would place a child in imminent danger or not serve their best interest.
- Release.** As part of the adoption process, the Applicant consents to release personal and background information required for the home study and the foreign country. If another agency is doing home study services, the applicant permits NB to exchange information with that agency. The Applicant permits the agency to contact references and family members if needed. If requested by NB, the Applicants will sign a release to allow the agency to speak with their doctor(s), counselor(s), psychiatrist(s), psychologist(s), social service agency(s), financial institution(s), employer(s), and clergy. At its clinical discretion, NB may request the Applicant to obtain independent evaluations, counseling, or treatment as part of the home study or the adoption process.
- Full Disclosure.** The Applicant is required to fully disclose throughout the adoption process information about current or past medical treatment, counseling, substance abuse, child maltreatment, violation of laws, arrests, financial status, all previous home studies, or home studies that were initiated but not concluded, or other relevant aspects of family background. Providing misinformation or withholding information can be grounds for terminating the adoption process. In addition, NB will require clearances from other adults living in the home, and all people in the home will provide recent medical reports.
- Confidentiality.** All NB records concerning Adoption are confidential. Only staff and persons authorized by the regulatory government agencies would have access to such records. Identifying information would not be given to other agencies, natural parents, adoptive parents, or other individuals unless authorized by the persons concerned or ordered by the proper Court. Non-identifying information will be made available to all concerned.
- Change of Circumstance.** The Applicant must notify NB immediately if a change of circumstance may affect your status with NB, USCIS, or the country of Adoption. This includes but is not limited to pregnancy, concurrent placements, change in residence, change in employment, change in medical condition, change in emotional or mental health, a significant change in financial security, arrest, an allegation of child abuse, legal action filed by or against you, changes in marital status, difficulties in your marital relationship or relationship with a significant other, addition of a person into your home or death or departure of anyone residing in your home.
- Social Services.** For Applicants residing in a state NB is licensed, NB will conduct the home study and post-placement services. If the Applicant resides outside of NB's service area, in cooperation with the Applicant, NB will select a Local Home Study Agency to conduct direct social services. The Applicant understands and consents to the professional exchange of their information between NB and the local home study agency.
- Kafala Program.** Pakistan is a kafala program. Families must be practicing Muslims. In being given guardianship of a child or kafala, you agree to raise the child in this religion.
- Approval.** The Applicant understands that the home study may not be approved. Moreover, NB's approval does not guarantee other independent parties in the adoption process will agree. Upon home study approval, NB will prepare or cause to prepare a dossier to present to the cooperating agency or foreign agency for their consideration of the Applicant. NB will provide the approved home study to US Citizen and Immigration Services (USCIS) for their consideration of the Applicant.
- Denial.** If NB denies the Applicant, NB shall furnish a written statement stating its reasons. The Applicant shall have the opportunity to discuss the decision with the Director of Social Services. The Applicant has the right to an administrative fair hearing. If NB denies an Applicant based in part on an indicated child abuse or maltreatment report, the Applicant has a right to a fair hearing regarding the report. The request must be made within 90 days of receiving the written denial notice. (See Disclosures, page 10.)

12. **USCIS Approval.** The Applicant agrees to monitor their USCIS expiration date and apply for renewal 90 days before the expiration. Also, the Applicant's fingerprints must be current to secure the child's visa. Failure to renew timely may result in the Applicants having to re-apply to USCIS or could cause a delay in the child's visa.
13. **Child's Background Study.** For the child's referral (sometimes called the assignment), the foreign service provider will present the child's background study to the Applicant for consideration of the adoptive placement. The Central Authority or Foreign Service Provider makes the referral. The Central Authority or Foreign Service Provider provides background information, makes referrals, and arranges other adoption services. Because most children are newborns, the foreign service provider has limited information. Applicants must have a physical for the child at initial custody. NB is not authorized to conduct an independent investigation, assessment, or evaluation of any child; however, NB will request additional information from the Central Authority or Foreign Service Provider on the Applicant's behalf or if essential information is missing. It is to be expressly understood that NB cannot represent nor guarantee the accuracy of the information provided.
14. **Communication with the Orphanage and Foreign Providers.** The Applicant agrees not to contact directly or through a third party, another person, or an institution that cares for the child or otherwise arranges the kafala process before traveling to Pakistan and then under the guidance of our In-country Director. Direct communication with the in-country director is permitted when preparing to travel to Pakistan and thereafter.
15. **The Child's Information.** The Applicant agrees that the information provided on the child is the child's information. Their information is private and to be respected. The Applicant agrees not to publish photos, names, identifying information, or personal information on referred children via electronic or print media unless password-protected until an adoption certificate is issued. Until the Applicant has guardianship or placement, there is no legal relationship with the child.
16. **Post-Adoption, Post-Placement Supervision.** For Pakistan, NB requires four post-placement reports in the first six months and every three months until finalization. Report requirements include the child's medical and family photos. For states in which NB is licensed, NB will provide the Post-Adoption or Post Placement Supervision required by NB, the State of residence, and the foreign country. For families living outside of NB's service area, the family agrees to comply with the requirements of NB, the local home study agency, State or residence, and the foreign country. (Post-adoption services are done when the Adoption is finalized in the child's country of birth. Post-placement is when the Applicant finalizes the Adoption in their State of residence.)
17. **Notify.** If there is a difficulty with the Adoption, the adoptive parent(s) must notify NB. NB will provide additional support, including but not limited to home visits and direct counseling. NB will recommend independent adoption consultants, therapists, psychiatrists, medical professionals, financial experts, and developmental and educational services. NB may request waivers to speak directly with persons involved or assist the family. If the family is currently working with any independent professionals, NB may seek release to talk to them. If needed, NB will offer respite care. NB reserves the right to charge the adoptive family fees for such services.
18. **Disruption/Dissolution.** If, after counseling and due consideration, it is decided that it is in the child's best interest for the Adoption to be dissolved or disrupted, NB will find or help find a replacement family for the child. AT NO TIME is the Adoption to be dissolved or the child placed in the care of another family without first contacting NB to notify them there were difficulties with the Adoption and only with NB's cooperation in the dissolution decision and process. If the Adoption has not been finalized, it would be a DISRUPTION. In a disruption, NB will facilitate childcare or any other social service and identify an alternative placement. If the Adoption has been finalized, it would be DISSOLUTION. In a dissolution, NB will assist in the legal termination of the adoption. In a Disruption or Dissolution, the Adoptive Parent agrees to be financially responsible for the child's care and will provide all maintenance and support for the child until another adoptive placement is arranged and a permanent home is secure. Maintenance and support would include but are not limited to the child's medical, dental, and psychological needs, the continuation of services and schools, clothing, and supplies, and paying for respite care or other provisions until there is another placement or permanency arrangement. If respite care or foster care is required, the Adoptive Parent must pay for this, including fees associated with NB's supervision of the care. In determining an alternative placement, the child's wishes, age, and length of time in the current placement will be considered.
19. **Under No Circumstance** is the Adoptive Parent permitted to return a child to their country of origin without NB's express authority and the Central Authority or the Foreign Service Provider in the country of origin. If a child is sent to their country of origin, the Adoptive Parent is responsible for arranging the return, the child's safety, and travel expenses. UNDER NO CIRCUMSTANCES IS THE ADOPTIVE PARENT TO FIND A REPLACEMENT FAMILY AND DISRUPT OR DISSOLVE THE ADOPTION ON THEIR OWN.
20. **Respect in Communication.** NB's staff and the Applicant have a shared responsibility to treat each other with respect in all communications. NB will consider the Applicant's request or concern but will not tolerate making demands or communicating aggressively or disrespectfully. All Applicants can express any concern or dissatisfaction with NB or the adoption process. (See Complaint Policy, pages 9 and 10.)
21. **Time Limits.** The home study should take no more than 4 months. The Applicant must have completed the home study and be ready for a referral within one year of signing the Adoption Agreement. If not, NB can request a new agreement, additional payments, and a reassessment of the Applicant's eligibility. After the home study is approved, if the Applicant suspends the process or if there is no meaningful client activity (emails routinely ignored, calls not returned) for over six months, NB may request a new agreement, additional payments, and a reassessment of the Applicant's eligibility. In the alternative, NB can determine the Applicant has abandoned their case and, with notice, close the file. Additionally, termination of the agreement may occur when a "new" USCIS filing is necessary. A new filing becomes necessary upon

expiration of the "one-time free extension" (typically three years from initial approval). Furthermore, a new filing is required when either the I-600 or I-800 is submitted (filing is after the acceptance of a referral) but no further action is taken or if the application is denied.

22. **Withdraw and Discontinue.** The Applicant is free to withdraw at any point in the process before a child's placement. The Applicant **must** notify their intention in writing to NB. NB has the right to discontinue its services upon written notice to the Applicant if it uncovers a reason which may lead the agency to believe that continuing the adoption process is not in the best interest of a child to be placed in the Applicant's home or the Applicant has breached the agreement.
23. **Travel.** If foreign travel is required, WE, THE UNDERSIGNED, UNDERSTAND AND EXPRESSLY ASSUME ALL RISKS OF LIABILITY FOR INJURY OR DAMAGES TO OUR PERSONS OR PROPERTY DURING THE TRIP. THE UNDERSIGNED WAIVES ALL CLAIMS ARISING OUT OF THE TRIP, WHETHER CAUSED BY NEGLIGENCE OR BREACH OF CONTRACT, AND WHETHER FOR BODILY INJURY, PROPERTY DAMAGE OR LOSS, WHICH WE MAY HAVE AGAINST NEW BEGINNINGS FAMILY AND CHILDREN'S SERVICES, INC., ITS SUCCESSORS AND ASSIGNS, AND ITS OFFICERS, DIRECTORS, MEMBERS, EMPLOYEES, AND AGENTS, AND THEIR HEIRS, EXECUTORS, AND ADMINISTRATORS. It is the Applicant's responsibility to consult with your health care provider or the Center for Disease Control about vaccinations, or other travel precautions, before travel.
24. **Hold Harmless.** The Party understands that NB and our orphanage partners in Pakistan would not knowingly place a child having medical, emotional, or mental problems without the Party's informed consent. The Applicant understands and assumes the risk that after the child's placement, they could later have a previously undetected or undiagnosed medical condition or emotional problem. Furthermore, the Applicant understands that neither NB nor persons in Pakistan can guarantee this child's future medical condition. APPLICANT AGREES NOT TO HOLD NB OR ITS REPRESENTATIVES RESPONSIBLE FOR ANY MEDICAL CONDITIONS THAT MIGHT DEVELOP OR BE DISCOVERED IN THE FUTURE. APPLICANT AGREES TO HOLD NB FAMILY AND CHILDREN SERVICES, INC., ITS SUCCESSORS AND ASSIGNS, ITS OFFICERS, DIRECTORS, MEMBERS, EMPLOYEES, AND AGENTS, AND THEIR HEIRS, EXECUTORS, AND ADMINISTRATORS HARMLESS FROM PROBLEMS OR LIABILITY RESULTING FROM THE CHILD'S MEDICAL CONDITION.
25. **Entire Agreement.** This Adoption Agreement contains the parties' agreement concerning the adoption services to be provided and supersedes all prior agreements.
26. **Venue.** THIS AGREEMENT SHALL BE GOVERNED BY, CONSTRUED, AND ENFORCED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK WITHOUT REGARD TO CONFLICTS OF LAW PRINCIPLES. ANY CLAIM ASSERTED BY OR AGAINST THE PARTIES TO THIS AGREEMENT SHALL BE HEARD OR DETERMINED IN THE SUPREME COURT IN THE COUNTY OF NASSAU, IN THE STATE OF NEW YORK, OR THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW YORK. THESE ARE THE EXCLUSIVE AND ONLY FORUMS FOR CLAIMS BY OR AGAINST THE PARTIES TO THIS AGREEMENT.

ELIGIBILITY REQUIREMENTS

- Citizenship: At least one Applicant is a US citizen
- Religion: Applicants must be practicing Muslims
- Age of Applicant: Between 25 to 49 years old
- Marital Status: Married 2 or more years, with no more than a 12-year age difference between spouses
- Marital History: Each spouse can have no more than one divorce
- Family Composition: No more than one child in the home, and preference is given to families with no children
- Gender Preference: Gender preference is strongly discouraged
- Parent Physical Health: Excellent health without significant medical concerns. Documented infertility strengthens the application but is not required
- Parent Mental Health: Considered on a case-by-case basis; no severe conditions
- Income: Financial security is required
- Prior Criminal History: Minor offenses older than five years are considered on a case-by-case basis; no drug offenses

ASSESSMENT OF THE RISK

Our goal at New Beginnings Family and Children Services is to complete an adoption with every Applicant successfully. Successful adoptions occur most of the time; however, there are risks inherent to international adoption. The following is a list of risks you must be aware of when adopting internationally. These risks are not unique to New Beginnings. NB works to minimize the risks, and we are, by and large, successful.

- **Lost or No Referral.** A lost referral happens when new facts or information become available, making it difficult or impossible for the child to be placed. Information on the child will continue to come forward before Guardianship is issued. If new information indicates the child has more significant medical or emotional needs, the referral could be declined if the family has not been approved for or would choose to accept it.

A referral may be lost because there is a change in a child's legal status, making them unavailable for Adoption. Although rare, some reasons for this would be an error in the child's legal documents or a biological parent or extended family member objecting to the child being adopted internationally.

Because adopting from Pakistan requires the family to travel to Pakistan and then be matched with a child, there is a risk that a match, or an acceptable match, may not be made while in the country. Not being presented with a match or an acceptable match is possible in all programs. In Pakistan, you must invest both time and resources to travel before being able to have a referral. Being open to either gender or minor medical needs allows more children to be matched with you.

Lost referrals are uncommon, but NB will counsel the family through grief when they happen. In most situations, there will be another assignment for consideration.

- **Program Suspension or Changes:** Changes in international Adoption do happen. The foreign country, the US Department of State, or NB may decide that an adoption program will be suspended, closed, or change requirements. If there is a likelihood that a program will close, NB will work with you to determine the best course of action. There is usually a period of uncertainty while facts are sorted out and options become available. Some time and patience will be needed.
- **Undiscoverable or Undetected Medical or Emotional Conditions.** Some medical or emotional problems are *undiscoverable* when the child is placed for Adoption. Regrettably, some otherwise healthy children later become ill or sick, or emotional issues can later develop or manifest themselves with age. This risk cannot be avoided.

Some medical or emotional problems are *undetected* until after the child is home. You can reduce this risk of an undetected medical or emotional problem by using an independent medical professional specializing in international Adoption. They will review the assignment information and assist you in deciding on the child's medical and emotional health. When a medical specialist in International Adoption makes a written request, supplemental information is usually available if there is a concern.

- **Denial After the Home Study is Approved:** USCIS, the Central Authority, or possibly a judge, orphanage director, or the child can make an independent determination regarding the Adoption. USCIS will discover an undisclosed arrest, which could lead to their denial. Moreover, an arrest, a medical problem, or limited finances approved by NB could be unacceptable by another authority. NB minimizes this risk by considering other decision makers' standards and sensibilities, and, when possible, we seek pre-approval for an applicant when there is a concern.

During the adoption process, if new information comes to light, such as but not limited to: an arrest, loss of employment or income, allegation of abuse, failure to disclose vital information or a change of circumstance, anger or stress management, emotional maturity, capacity for affection, marital difficulty, and mental stability are some areas that could cause NB to reevaluate its initial approval.

- **In Conclusion:** NB tries to minimize the risk where possible. The risks of undiscovered or undiagnosed medical problems are, by definition, difficult to reduce. However, we seek to obtain quality information on the child, and if there is any concern, we seek the help of a specialist.

Just as everyone wants a complete child assessment, a complete assessment is expected for the adopting family. Families need to be honest and disclose their information. Realize that you are being approved to adopt a child. It is the child's best interest that is being served and protected.

WE HAVE READ THE ABOVE STATEMENT THOROUGHLY AND CAREFULLY. BY OUR INITIALS BELOW, WE ACKNOWLEDGE THAT WE FULLY UNDERSTAND AND ACCEPT THE ABOVE RISKS DESCRIBED THEREIN AND INTEND TO PROCEED IN OUR APPLICATION FOR INTERNATIONAL ADOPTION WITH NEW BEGINNINGS KNOWING THESE RISKS.

ADOPTION EXPENSES DISCLOSURE

Pakistan

Table 1, Adoption Fees and Expenses, ordered by when the fee is paid.

Submission of AFP			
Application (AFP)	US Expenses, pd. to NB		350
Adoption Service Agreement			
New Beginnings' Fee, 1 st part	US Expenses, pd. to NB		3,500
CEAS Fee	3 rd Party, pd. to NB		815
Before Home Study			
Parent Education Workshops	3 rd Party, pd. to online provider		150 to 300
Home Study Approval			
New Beginnings' Fee, 2 nd part	US Expenses, pd. to NB		2,750
Program Fee, 1 st part	US and Foreign Program Expenses, pd. to NB		3,000
USCIS, I-600A filing fee	3 rd Party, pd. to Homeland Security		920
Due or Paid at I-600A Approval			
New Beginnings' Fee, 3 rd part	US Expenses, pd. to NB		2,850
Program Fee, 2 nd part	US and Foreign Program Expenses, pd. to NB		4,900
Paid at Travel			
Travel and Overseas Expenses	Travel & Accommodations		5,000 to 9,000
Passport, Visa, and Medical	3 rd Party, pd. to US Embassy		425
Islam Verification	NADRA		120
Paid After Placement			
Pre-Adoption Physical	3 rd Party, Aga Khan Hospital		600 to 1,000
Court Fees	3 rd Party, paid to Court		100 to 150
Travel & Accommodations, Islamabad	Travel & Accommodations		1,300 to 1,700
Paid Post-Placement			
Adoption Finalization	3 rd Party, pd. to Attorney's Office		700 to 2,500
N-600 (citizenship application)	3 rd Party, pd. to Homeland Security		1,170

Table 2, Social Services paid when NB does services for families living in our service area of NY, NJ, PA, or FL.

Description	Due at	Fee Type	Amount
Home Study	Adoption Service Agreement	Home Study (NY add 400)	2,200
Post-Placement, four reports	Acceptance of Referral	Post-Placement Reports	<u>1,900</u>
Transportation home visit	When Billed	Travel	62¢/mile, tolls, parking
Social Services when NB is not providing the service. Estimated fees paid to <u>Local Adoption</u> agency.			
Home Study	When Billed	Home Study	2,100 to 3,800
Post-Placement	Before travel	Post-Placement Reports	1,700 to 2,700
Supervision of Services	Adoption Service Agreement	Home Study	paid to NB, 500
Supervision of Services	Adoption Service Agreement	Referral	paid to NB, 500
Total Social Services (Home Study and Post-Placement)			3,800 to 7,300

Notes

Table 1 shows the fees and expenses by when they are paid. Table 2 shows fees for Social Services. When NB does not provide social services, a local agency will do the home study and post-placements. When using a Local Agency, NB charges Supervision of Services fees (see page 7). These are not charged when NB is providing social services. Table 3 presents Fees and Expenses by Category. All international agencies must categorize fees and expenses. It helps in comparing costs, but agencies interpret the categories differently or separate charges, such as mailing and bank transfer fees. These are part of our agency fees. There is no right or wrong way; it is just something to know when comparing fees. Travel and Accommodation expenses include air travel, hotel, meals, and local transportation. These expenses are substantial and outside of our control. Many Third-Party expenses are estimated and presented in a range. Let NB know if you are asked to pay more than what is presented. The Adoption Tax Credit can reduce the adoption cost by as much as 16,810 for qualified families.

Table 3, Fees and Expenses by Category

US Expenses	14,850
Foreign Provider	2,500
Contribution	0
Care of the Child	0
Total Adoption Fees	17,350
Home Study	2,100 to 4,300
Post-Placement Reports	<u>1,700 to 3,000</u>
Total Social Services	3,800 to 7,300
Translation and Document	0
Third-Party	5,020 to 7,445
Travel and Accommodations	6,300 to 10,500
Estimated Total Expense	32,170 to 42,495

DESCRIPTION OF SERVICES

New Beginnings' Services and KFP: US Expenses (9,350) are the KFP and New Beginnings fee. Fees are to establish a service plan and ensure all adoption services are consistent with applicable laws and regulations, provide an orientation to the intercountry adoption process, coordinate the adoption process, assist in filing the I-600A application, child-specific and identified child education, monitor the case after the child is placed, when necessary, if there is a disruption, assume custody and arrange childcare pending an alternative placement, pre-and post-adoption support, personnel costs, staff training and development, administrative overhead, and operational expenses.

Program Coordination: US Expense (5,450) for program development; monitoring and overseeing the services in Pakistan; supervising foreign providers; training foreign providers; monitoring and supporting the family in Pakistan before and after placement; helping in arranging the adoption; review the background information and request any needed information; make a non-judicial determination of a child's best interests and the appropriateness of the adoptive placement for the child; review and verify when needed, the consent to terminate parental rights and adoption, reviews and approves the I-600 before submission. Foreign Country (2,250) in-country facilitator to assist the family in interactions with the orphanage, arranging medical exam when a child is matched, helping arrange the adoption, represent the family in guardianship proceedings, secure the child's legal information for USCIS for the child's travel visa, with the family submits the I-600, assist in communication with authorities and providers in Pakistan.

CEAS: US Expense, (815) to the Center for Excellence in Adoption Services for Monitoring and Oversight of adoption service providers. The M&O fee is 815 per child to be adopted.

FEES FOR OTHER SERVICES

Home Study Update

300/450

When there is a change in circumstances, that must be reflected in the home study. Examples are an update for a change in employment that does not reduce income, positive and neutral changes in finances, minor changes in physical health or medications, a change in residency, or a response to an RFE. An update is needed when there is a change in the recommendation, such as the number of children, the age, or the health or medical needs of the child to be adopted. If a home visit is not required, 300; when required, 450.

Supplemental Home Study Services

900

Supplemental services are required to keep the home study current, such as the USCIS one-time free extension or for state or county requirements. Supplemental services would be needed when a significant change in circumstance occurs. Examples are a loss of employment, financial insecurity, arrest, an allegation of child abuse, change in medical, emotional, or mental health, pregnancy, marital difficulty, an accusation, or concerns about the prospective adoptive parents' capacity to raise an adoptive child, a failure to disclose critical information such as undisclosed criminal history.

Supervision of Social Services (for families who do not live in our service area)

500/300

The fee for supervising the local agency conducting the Home Study is 500, due at the agreement. For supervising post-placement reports, 300 is due at referral. If required, supervision of home study services for a one-time free extension is 150. Supervise when the I-600A or 1-800A expires and when the one-time free extension has been used is 300. We require a Post-Placement Commitment letter from your local agency showing that all fees for post-placement services have been paid.

New Home Study

1,300/1,700 NY

For families that had a previous home study done by NB, the Home Study fee is reduced. This would be for returning families adopting through an NB Program or when the I-600A or 1-800A will expire, and the one-time free extension has been used.

Travel in Pakistan

10/hour

The in-country director will provide travel assistance (to and from the airport, to the orphanage, to the guardianship court, and for requirements in the process). The in-country facilitator may provide transportation for personal activities such as sightseeing for 10US\$ per hour.

Exceeds Routine Services

NB reserves the right to charge for required services that Exceed Routine Services, such as:

- Preparing or helping to prepare documents to respond to an RFE or NOID, est., a fee of 700 to 1,000.
- Having to make unanticipated efforts to receive information or documentation from the Client, home study agency, or other person involved in the process, an estimated fee of 500 to 1,000.
- To secure additional clearances, documentation, and interviews for extended family members, other persons living in the home, or a visit to a second residence, 300 to 700.
- For finalization, which requires filing by NB, including an Interstate Compact, a fee of 200 to 600 is required. If the Court requests an appearance of an NB's representative, 300/day (as well as mileage or airfare and accommodations if needed), in addition to the fee for a required NB filing.
- If the Adoption or placement is in crisis, NB can charge for extra post-adoption or post-placement reports, counseling, respite care, or attorney services to secure consents, Interstate Compact approvals, etc.
- When adopting two siblings, fees for CEAS and contributions will double. Post-placement fees will increase by 50%. In addition, there can be as much as a 50% increase in other fees. A new fee disclosure will be presented.

Items You Should Not Pay

New Beginning has disclosed all anticipated expenses and costs for adoption services. Families will be making payments to NB, the home study agency, USCIS, and the US Embassy in the country. Payments to the cooperating agency are disclosed. There are no "unofficial" adoption fees. Do not make or offer payments beyond what is disclosed without consulting NB. Unless approved, do not make or offer to make donations before the child's placement. Do not make or offer to make any payments to anyone to induce the relinquishment of a child. Do not pay additional fees to expedite the process abroad. Payments to any third party in the adoption process should be reasonable and proportional to the country's standards. If you are asked to pay such additional fees at any time, contact NB immediately.

REFUND POLICY

New Beginnings provides limited refunds. For most refunds, the amount will be 50%. A refund request must be made before a period of time expires or before the next significant step in the process has been reached. If either the length of time or the event has passed, the refund is unavailable. A refund would not be available if the Client breaches the contract or fails to follow policies and procedures. New Beginnings may reduce or waive fees for transfer cases where services have been performed. What follows are the refund policies for various fees and expenses.

Application fee of \$350.00 is non-refundable.

Fees due with the Adoption Service Agreement

The Home Study fee is 50% refundable if the request is made before the home study social worker conducts a home visit or within 120 days of this agreement, whichever comes earlier. There is no refund after this point. The *Supervision of Social Services* is 50% refundable under the same conditions. The *Home Study Update fee* is 50% refundable if the request is made before the social worker conducts an interview or within 60 days of payment.

First Portion of the New Beginnings' fee is 50% refundable if the request is made before the home study social worker conducts a home visit or within 120 days of this agreement, whichever occurs first. There is no refund after this point.

Fees due at home study approval

First Portion of the Program fee is 50% refundable before submitting the I-600A application or if the request is made within 60 days, whichever is first. After this point, there is no refund.

Second Portion of the New Beginnings' fee is 50% refundable before submitting the I-600A application or if the request is made within 60 days, whichever is first. There is no refund after this point.

Fees due with the I-600A approval

Second Portion of the Program fee is 50% refundable before traveling to Pakistan. There is no refund after this point.

Third Portion of the New Beginnings' fee is 50% refundable before traveling to Pakistan. There is no refund after this point.

Post-Adoption or Post-Placement Services are refundable if a child is not placed or New Beginnings collects the fee anticipated for performing the services but does not; a fee for supervision may be charged (see p. 7, Supervision of Social Services). Otherwise, fees are non-refundable. The fee for supervising post-placement or post-adoption services is refundable if the child is not placed.

CEAS fee is non-refundable.

USCIS Application and Processing fees are generally non-refundable. These are not our fees to refund.

Additional Expenses While Abroad and Other Costs Paid in Connection to the Adoption are non-refundable, nor does NB reimburse. These are not NB's fees. NB tries to estimate expenses in connection with travel accurately. However, there are too many intangibles to forecast these expenses perfectly. Furthermore, unexpected circumstances may occur while abroad that require additional funds. An applicant should recognize that anything from a glitch to a natural disaster might happen while abroad. NB does not reimburse for these expenses, regardless of the circumstances. Next, some fees are paid directly to other entities or through NB to others on your behalf. If they are identified as third-party or travel expenses, they are not refundable.

60 Days NB returns all funds to which the Client is entitled within sixty days.

ADOPTION PROVIDER IN PAKISTAN

Family Court, a public authority, arranges kafala and makes the determination that parental rights have been relinquished, grants kafala, and will assume or arrange for custody if the child does not immigrate.

The Edhi Foundation, an orphanage, supervised by NB, identifies children for kafala and immigration to the US, cares for the child, and performs the background study. The orphanage makes the non-judicial determination of the child's best interest and the appropriateness of the adoptive placement for the child.

Syed M. Shah, the In-Country Director supervised by NB, assists in arranging the kafala, liaises with orphanages and officials in Pakistan, coordinates the kafala process, legally represents the family in the guardianship proceeding, and assists the family in securing the child's visa.

SERVICE PLAN PAKISTAN

1. *Identifying a child for adoption and arranging an adoption.* The Family Court Affairs identifies a child as eligible for adoption and grants Guardianship for the placement of the child with the prospective adoptive family. It is a competent authority, and no supervision is needed. The Court approves the prospective adoptive parent to emigrate the child to the US for adoption. The Edhi Foundation identifies an eligible child to be matched and submits evidence to the court that the child is eligible for Guardianship. NB's In-Country Director arranges for the adoption and represents the family in the guardianship proceeding. The facilitator is an Attorney and will review the documents for accuracy and validity before filing.

2. *Securing the necessary consent to termination of parental rights and adoption.* The Orphanage, which has custody of the child, conditionally transfers custody to the prospective adoptive parent. The Family Court determines if the child is abandoned or otherwise available for Guardianship. The Court is a competent authority, and no supervision is needed. The Orphanage will provide documentation to the Court that the child was abandoned or otherwise available for Guardianship.
3. *Performing a background study on a child and reporting on such a study.* The Orphanage provides and reports the background study. The NB facilitator reviews the background study and, if needed, requests information required in §96.49(d). The prospective adoptive parents are instructed to have the child examined at the Aga Khan Hospital to supplement the report. *Performing a home study on a prospective adoptive parent(s) and reporting on such a study;* is done or supervised by NB.
4. *Making non-judicial determinations of the best interests of a child and the appropriateness of an adoptive placement for the child.* The Orphanage will make the non-judicial determination in the “To whom it may concern” letter. NB makes the non-judicial determinations of the best interests of a child and the appropriateness of an adoptive placement in the Adoptive Placement Agreement.
5. *Monitoring a case after a child has been placed with prospective adoptive parent(s) until final adoption.* At initial custody, before guardianship is approved, the Edhi Foundation monitors the case. Once guardianship is granted and before immigration, the Family Court monitors the case after a child has been placed with the prospective adoptive parent(s). New Beginnings monitors the placement. Prior to immigration, NB monitors the placement of child with self-reports and telephone communications as needed. Once the child is in the US, New Beginnings will monitor the placement and perform or supervise post-placement services until finalization.
6. *When necessary because of a disruption before final adoption, assuming custody and providing (including facilitating the provision of) child care or any other social service pending an alternative placement.* Before guardianship, the Edhi Foundation will assume custody and childcare pending an alternative placement. After guardianship and before immigration, the Family Court would terminate Guardianship and direct the family regarding custody, childcare, or other social services pending an alternative placement. After immigration, New Beginnings will assume custody and provide childcare and other social services pending an alternative placement. In a disruption, NB’s Executive Director will notify or cause to notify the Orphanage, the Family court that issued Guardianship, CEAS, and the US Secretary of State.

NB will adjust the services plan as needed and confirm each service’s performance when submitting the I-600 for the child’s immigration approval.

COMPLAINT POLICY*

Introduction: New Beginnings (NB) aims to provide the highest quality service. As part of the commitment, NB wants to ensure that all clients can express concerns with the agency or its supervised providers without fear of retaliation. A Client is a birth parent, prospective adoptive parent, adoptive parent, or adoptee who has received or is currently receiving services from NB, including services done by a supervised provider. (The list of Foreign Supervised Providers is on page 8. If NB has not done the home study services, the agency would be a Domestic Supervised Provider.)

Can it be Resolved: If a Client has a complaint or question concerning NB, let us know. We prefer to resolve such issues promptly through normal channels of communication. Discuss it with the Director of Social Services or the appropriate Program Director. For most issues, we can work together to find a positive resolution. If the Complaint is not easily or quickly resolved, the Committee will open a Complaint Report to maintain all correspondence regarding the Complaint, investigation, and response. We will seek a resolution in thirty (30) days.

Will Not Discourage or Retaliate: The NB and its staff will never take action to discourage a Client from, nor retaliate against a Client for making a complaint, expressing a grievance, providing information in writing, or interviews to the Department of State or an accrediting entity on NB’s performance, or questioning the conduct of or expressing an opinion about agency’s performance.

Formal Complaint: NB offers the above steps as part of our complaint process; however, a Client may submit a Formal complaint to NB to initiate the process or at any time. The Formal Complaint is filed with NB. It must:

- Raise an issue of compliance with the Convention, the IAA, the UAA, or the regulations implementing the IAA or UAA. The Client does not need to identify the issue in the Complaint. NB submits all Formal complaints to Center for Excellence in Adoption Services, (CEAS) and the Secretary for review. CEAS or the Secretary will make that determination.
- Be about services done by NB or a foreign or domestic supervised provider.
- Be signed and dated, and provide the circumstance of the Complaint with specific examples. (Signature includes e-signatures.)

The Adoption Committee reviews all Formal Complaints. Once received, the Committee assigns a member as the point of contact. If not previously done, the point of contact will open a Complaint Report.

All Formal Complaints: NB informs the accrediting entity and the Secretary of all formal complaints over the preceding six months, regardless of the resolution. The final Complaint Report also includes the resolution and an assessment of any discernible patterns in complaints received. If a discernible pattern is identified as part of our Quality Improvement Process, NB will make or consider making systemic changes to improve its services.

Timelines: Within five (5) business days of receiving a Formal Complaint, the point of contact will confirm receipt. Within thirty (30) days of receiving the Formal Complaint, the Adoption Committee will take necessary and reasonable steps to investigate the Complaint, including interviews with the Client, staff, or supervised providers. The Committee will respond in writing with a proposed solution or determination. NB provides an expedited review of any complaints that are time sensitive or involve allegations of fraud.

The 30-day response includes:

- A summary of the facts and circumstances.
- Any specific finding of the investigation.
- When possible, actions NB will take to resolve or mitigate the issue.
- Procedures to follow if the Client is dissatisfied with the response.

If the Complaint is resolved, NB enters the resolution in the Complaint Report and prepares the submission to the accrediting entity and the adoption service agreement [pakistan 0424](#)

Secretary. If the Client is unsatisfied, they may file the Complaint directly to the accrediting entity and the Secretary (contact information below).

Further Review In the alternative, the Client may request a further review. The request must:

- Be written or emailed.
- Include the objection and desired resolution.
- Submit within twenty (20) days of receiving NB's response to the Formal Complaint.

NB's Adoption Committee, and when appropriate, members of the Board of Directors or outside experts, will:

- Confirm receipt of the request.
- Review the request and the Complaint Report.
- Conduct a further investigation as needed.
- Respond in writing within twenty (20) days.

If, after further review, NB's decision has not changed to where an agreed resolution is reached, the Client is informed they may submit the Complaint to the accrediting entity and the Secretary.

Direct Contact Information: If after submitting a Formal complaint and completing the process above without a satisfactory resolution, a client may file directly with the US Department of State's "[Hague Complaint Registry](#)" or at [Adoption.State.gov](#); the accrediting entity; [CEAS](#) and our State's licensing authorities, (state licensing contact information is below.)

*This version is abridged. For the full Complaint Policy and all our policies, go to <https://www.new-beginnings.org/disclosures/>

DISCLOSURES

FAIR HEARING If the adoptive parent applicant is rejected or not been acted upon within six months of filing by the completion of an adoption study, he or she may request a State administrative hearing. The hearing must be requested within 60 days after the date of rejection or failure to act.

At such hearing, the Applicant will have the right to counsel, or other representatives, to produce witnesses and other evidence on his or her behalf. The Applicant will be permitted to request the issuance of subpoenas, to cross-examine witnesses, and to examine all the evidence presented against the Applicant. If you wish a hearing, address your request to:

New York State Office of Children and Family Services, Special Hearings
52 Washington Street, Room 322 North
Rensselaer, New York 12144

Social Service Law 424-a requires the authorized agency receiving the application to check the New York State Registration of Child Abuse and Maltreatment to determine whether the Applicant is the subject of an indicated report of child abuse and maltreatment. If the Applicant does not reside in New York State, the Applicant will be subject to a child abuse registry check in the State he or she resides.

Social Service Law 378-a requires the authorized agency to complete a criminal history record check for a prospective adoptive parent or any other person over the age of 18 who is currently residing in the home. If the Applicant does not reside in New York State, the Applicant may be subject to a criminal history record check in the State he or she resides.

Non-Discrimination in Services. Admissions, the provision of services, and referrals of clients shall be made without regard to race, color, religious creed, disability, ancestry, national origin (including limited English proficiency), age, or sex.

Program services shall be accessible to eligible persons with disabilities through the most practical and economically feasible methods available. These methods include but are not limited to equipment redesign, the provision of aides, and the use of alternative service delivery locations. Structural modifications shall be considered only as a last resort among available methods.

Any client, adoptive parent, or Applicant who believes they have been discriminated against, may file a complaint of discrimination with the US Department of Health and Human Services or your State's Human Relations Commission.

Rights and Responsibilities for New Jersey, NJAC 3A:50, Manual of Requirements of Adoption Agencies

- NB is required to be certified by the New Jersey Department of Children and Families, (DCF).
- NB is required by law to comply with all applicable requirements of NJAC 3A:50;
- Upon request, NB will provide a copy of NJAC 3A:50 or a copy will be provided by the DCF Office of Licensing.
- If any parent believes or suspects that the NB is in violation of any requirements of NJAC 3A:50, he or she may report such alleged violations to the Office of Licensing;
- When so requested by parents of children served by NB, the agency will make available for review the Office of Licensing's certification records and any Inspection or Violation Reports, except for those records prohibited from disclosure, pursuant to NJSA 9:6-8.10(a) and any other laws prohibiting such disclosure;
- That any person who has reasonable cause to believe that a child being served by NB has been or is being subjected to any form of child abuse or neglect or exploitation by any person, whether working at the agency or not, shall report such allegations to the DCF's toll-free hotline, 1-877-NJABUSE (652-2873), pursuant to NJSA 9:6-8.8 et seq. and to the child abuse reporting hotline in the State where the child is located. Such reports may be made anonymously;
- That parents may secure information about child abuse and neglect in New Jersey online from the Department of Children and Families at www.nj.gov/DCF/reporting;
- NB shall cooperate with the adoptive parents, or their attorney retained in providing all financial information needed for the finalization report pursuant to NJSA 9:3-37 et seq.; and
- NB will provide upon request the number of adoptions completed during the previous 12 months.

State Licensing Contact Information

Candace Cox, MA
Office of Licensing
FL Dept. of Children and Families
407-719-9847

Peggy M. Dewar, Assistant Director
NY Office of Children and Family Services
(914) 801-3230 Cellular: (917) 923-9518

Patricia Wolff
Southeast Regional
Office of Children, Youth and Families
Phone: 215-560-5199

Valerie Talmadge, MPA
NJ Department of Children and Families
Office of Licensing
908-705-1366 (Cell)