

By Amanda Hopping-Winn

For those who are considering surrogacy to form their families, there is one question that typically rises to the top: how are we going to pay for it? Due to the number of individuals, procedures, and service providers involved in a surrogacy, the process is expensive, often in the six-figure range. While most families do not have that kind of money readily available, there are many options that exist to help make this path to parenthood more financially attainable.

Below, we will highlight options for financing your surrogacy from personal loans, to grants and fundraising, and more. Surrogacy is expensive, but it doesn't have to be inaccessible.

## Personal Financing

Intended parents commonly rely on loans to help cover the costs of surrogacy. In addition to traditional lines of credit, like home equity loans and credit cards, there are also many organizations that offer financing options specifically for fertility treatments and surrogacy.

Here are some common types of loans prospective you may consider:

- **Home equity loans** – Intended parents may be able to borrow funds using their home as collateral. These loans often require a strong credit history.
- **401(k) plans** – Some families choose to borrow money from their retirement accounts. 401(k) loans typically allow a person to borrow up to 50 percent of his or her account balance. The money must be paid back within a certain time frame, and payments are usually made through automatic deductions from the borrower's paycheck.
- **Credit cards** – Some surrogacy payments may be made using credit cards. However, credit cards can quickly accumulate interest if the balance is not paid in a timely manner.
- **Family members** – While not everyone is comfortable asking friends or family members for

financial assistance, borrowing from family may be an option to help offset surrogacy costs.

- **Fertility financing loans** – Certain financial organizations specialize in fertility financing, offering loans and payment plans for prospective parents who are struggling with infertility. Many of these financing options can also be applied to surrogacy programs. The following organizations offer fertility financing loans to prospective intended parents:
  1. Prosper Healthcare Lending
  2. New Life Fertility Finance
  3. CapexMD
- **Agency financing programs** – Most surrogacy agencies allow intended parents to pay on a fee schedule rather than paying for the entire surrogacy up front. Some agencies also offer their own financing programs or partner with other organizations that offer fertility loans and grants. Ask your professional for financing suggestions and see whether there are any agency loans available to you.

## Surrogacy Grants

Grants are another popular option for surrogacy financing. Many organizations award these non-repayable funds to help ease the financial burden of surrogacy and other infertility treatments.

Most grants are awarded on an annual basis to families who meet an organization's qualifications and complete the application process. Different organizations have different requirements for their grant recipients. For example, some grants require certain religious affiliations or residency within a certain state. In addition, most IVF or surrogacy grants require a diagnosis of infertility.

The following is a list of some organizations that offer surrogacy grants:

- **Baby Quest** – provides financial assistance to those who cannot afford the high costs of procedures such as egg and sperm donation, egg freezing, artificial insemination, in vitro fertilization, embryo donation, and gestational surrogacy.
- **Tinina Q Cade Foundation** – provides up to \$10,000 to families needing assistance with assisted reproductive technology costs.
- **Family Formation Charitable Trust** – provides financial assistance to individuals and organizations seeking to build families through adoption and assisted reproductive technology, including gestational surrogacy.
- **Journey to Parenthood** – Journey to Parenthood is a charitable organization dedicated to helping couples and individuals build families through advanced fertility treatments such as IUI, IVF, egg donation, and surrogacy as well as adoption.

Surrogacy grants often rely heavily on donations. If you or anyone you know has been touched by infertility, consider donating to a surrogacy or infertility fund to help other hopeful parents grow their families.

### Fundraising

There are many ways for intended parents to raise money toward their surrogacy fund. Whether you prefer to host a simple online fundraiser or get creative with special events, fundraising is a widely available option for prospective intended parents. Here are a few fundraising ideas to help you get started:

- **Host an online fundraiser** – Online crowdfunding platforms like YouCaring.com allow intended parents to set up free fundraisers and easily raise money toward their surrogacy plans — all without fees, deadlines or goal requirements.
- **Ask for donations** – Intended parents may simply ask for contributions to their surrogacy fund in lieu of Christmas or birthday presents.
- **Sell something** – Consider selling a handmade product online through marketplaces like Etsy, have a garage sale, sell baked goods, or partner with a direct sales consultant (like a friend who sells Pampered Chef, for example) and ask if they would donate commission from a party you host.
- **Host an event** – Organize a car wash, silent auction or golf tournament and direct all proceeds to your surrogacy fund.

### Money-Saving Tips

Whether you are applying for grants, organizing fundraisers or budgeting to repay surrogacy loans, it takes time, energy and discipline to obtain the funds necessary to afford surrogacy. Here are a few additional tips for saving money and financing your surrogacy:

- **Consider your insurance options.** Evaluate the medical costs that will be covered by your insurance, and research your options for insuring the surrogate and your baby. There are third party insurance companies, like Carrot, that may be able to work with your employer to offer more comprehensive benefit packages.
- **Choose the right surrogacy professional.** When choosing a surrogacy professional, carefully evaluate their costs, programs and fee structures. Look for hidden costs and additional expenses not included in agency fees. Make a list of professionals you are considering, and compare the costs and services each offers.
- **Create a dedicated savings account.** Build surrogacy savings into your budget. Set aside a special fund or account for your surrogacy and save the same way you would for a college education, a new home or a big vacation.
- **Ask around.** Reach out to other intended parents and support forums for tips and suggestions on affording surrogacy. Parents who have been through the process may be aware of additional grants, funds and loans, or they may have other suggestions for raising money.
- **Fertility Within Reach** provides education that empowers infertile couples to advocate with physicians, insurance companies, employers and legislators to access affordable family-building options.

There are many paths to financing your surrogacy. With careful research and planning, you can discover which methods will work best for you, and your surrogacy goals will be within reach.

*About the Author: Amanda Hopping-Winn joined Family Equality Council in December 2017 as Chief Program Officer. Amanda has always been passionate about serving marginalized families and brings with her over 10 years of expertise in program development and evaluation. She and her partner live in Portland, OR with their two young children. Amanda adapted this article from the information on the website [www.surrogate.com](http://www.surrogate.com).*