Intended Parent Financial Planning Guide

A practical workbook for planning, funding, and protecting your family-building budget

How to use this guide

Use this workbook alongside your personalized Agape Cost Analysis. It helps you organize costs, payment timing, benefits, funding sources, travel needs, and questions for providers. It is designed for intended parents across family structures, locations, and surrogacy pathways.

STEP 1 - BUILD THE FULL JOURNEY MAP

Start With Cost Categories, Not One Big Number

A surrogacy budget is easier to manage when it is broken into categories. Your actual amounts depend on your pathway, medical needs, surrogate arrangement, jurisdiction, insurance, donor services, travel, and written program terms.

- Agency or program services - matching, coordination, case management, and administration.
- Surrogate compensation and benefits - base compensation, allowances, reimbursements, and agreed additional benefits.
- Fertility and medical treatment - IVF, embryo creation, transfer, insemination, medication, testing, donor-related treatment, and clinic fees as applicable.
- Legal and parentage work - independent counsel, agreements, court filings, parentage steps, and escrow administration when applicable.
- Insurance and pregnancy-related care - policy review, premiums, deductibles, copays, supplemental coverage, and uncovered care.
- Travel and logistics - flights, lodging, local transportation, meals, extended stays, and birth-window travel.
- Contingency reserve - additional treatment, insurance changes, bed rest, complications, extended travel, or other unexpected needs.

Agape planning principle

Your budget should show what is expected, what can vary, what is due when, and what could trigger additional spending.

Journey Budget Snapshot

Category	Expected	Possible Extra	When Due
Agency / Program	$________	$________	________
Surrogate Compensation	$________	$________	________
Medical / Fertility	$________	$________	________
Legal / Parentage	$________	$________	________
Insurance	$________	$________	________
Donor Services	$________	$________	________
Travel / Lodging	$________	$________	________
Contingency	$________	$________	________

STEP 2 - USE A THREE-LAYER BUDGET

Plan for Expected, Variable, and Contingency Costs

Layer 1: Expected Costs

Costs you reasonably expect from the current plan - for example agency fees, agreed surrogate compensation, known legal work, planned medical treatment, and scheduled travel.

Layer 2: Variable Costs

Costs likely to change with circumstances - for example insurance, donor services, monitoring, medication, travel, reimbursements, or treatment attempts.

Layer 3: Contingency Reserve

Funds intentionally held for events you hope not to need - repeat treatment, bed rest, complications, extended lodging, insurance changes, or additional legal work.

Suggested Planning Questions

- ☐ What costs are fixed in writing, and which are estimates?
- ☐ Which payments are refundable, partially refundable, or nonrefundable?
- ☐ What funds must be placed in escrow, and by what date?
- ☐ What events trigger additional surrogate compensation or reimbursements?
- ☐ What happens financially if a transfer or insemination attempt is unsuccessful?
- ☐ What insurance expenses are still unknown?
- ☐ What travel costs could increase if birth timing changes?
- ☐ How much cash reserve can we maintain without creating household stress?

Personal Reserve Target

Planning Layer	Amount
Expected journey budget	$_______________
Variable-cost allowance	$_______________
Contingency reserve	$_______________
Total funding target	$_______________

STEP 3 - MAP THE TIMING

A Total Budget Is Not the Same as a Payment Schedule

Ask for a written milestone schedule so you know when cash needs to be available. A journey can become stressful when families know the total but not the timing.

Milestone Planner

Milestone	Estimated Date	Amount Needed	Funding Source
Program enrollment	________	$________	____________
Match / screening	________	$________	____________
Legal clearance	________	$________	____________
Medical cycle / insemination	________	$________	____________
Pregnancy confirmation	________	$________	____________
Insurance / maternity expenses	________	$________	____________
Birth-window travel	________	$________	____________
Parentage / post-birth	________	$________	____________
Final reserve release	________	$________	____________

Funding Stack

☐ Cash savings / dedicated family-building account

☐ Employer fertility or family-building benefit

☐ Health-insurance coverage for eligible medical services

☐ Fertility-specific or personal financing

☐ Home-equity financing, if appropriate

☐ Eligible retirement-plan loan, if permitted and carefully evaluated

☐ Family-building grant(s)

☐ Family or friend gifts / documented private loans

☐ Crowdfunding / community support

☐ Other: ______________________________

STEP 4 - FIND BENEFITS BEFORE BORROWING

Check Employer and Insurance Benefits Early

Before taking on debt, determine whether your employer offers fertility or family-building benefits through the medical plan or a separate vendor. Some employer benefits include IVF, donor-assisted reproduction, gestational surrogacy, adoption, or related support. Ask specifically how eligibility applies to single and LGBTQ+ intended parents.

Use the companion worksheet

Download the Agape HR Benefits Conversation Worksheet and use it to ask Human Resources or your benefits administrator the right questions before making financial assumptions.

Documents to Request

- ☐ Summary Plan Description (SPD) or benefits handbook
- ☐ Medical-plan fertility / infertility coverage section
- ☐ Separate fertility or family-building benefit policy
- ☐ Third-party reproduction / surrogacy eligibility language
- ☐ Reimbursement policy and claim instructions
- ☐ Annual and lifetime benefit maximums
- ☐ Preauthorization and eligible-provider rules
- ☐ Employer guidance about tax treatment, if any

Financial Red Flags to Clarify

- IVF is covered but services connected to a gestational carrier are excluded.
- Eligibility requires an infertility diagnosis in a way that may exclude some single or LGBTQ+ intended parents.
- The benefit is reimbursement-based, requiring full payment first.
- Fertility, surrogacy, adoption, and preservation share one lifetime maximum.
- Your clinic, pharmacy, agency, donor program, or service is outside the approved network.
- Claims must be submitted within a specific plan year or deadline.

STEP 5 - COMPARE FINANCING BY TOTAL COST

Borrow Carefully and Compare the Full Repayment Picture

If financing is part of your plan, compare lenders on more than the monthly payment. A longer term can lower the monthly payment while increasing the total amount repaid.

Loan Comparison Worksheet

Provider	Amount	APR	Term	Fees	Total Repayment
________	$______	____%	____ mo	$______	$______
________	$______	____%	____ mo	$______	$______
________	$______	____%	____ mo	$______	$______
________	$______	____%	____ mo	$______	$______

Questions to Ask Every Lender

- ☐ Will checking my rate use a soft or hard credit inquiry?
- ☐ What is the APR, not only the interest rate?
- ☐ Are there origination, application, processing, or late-payment fees?
- ☐ Is there a prepayment penalty?
- ☐ Which family-building expenses are eligible for financing?
- ☐ Are funds paid to me or directly to providers?
- ☐ Can the loan cover multiple providers in the same journey?
- ☐ What happens if the medical or surrogacy plan changes after approval?

Important

Agape does not provide investment, tax, lending, or individualized financial advice. Review borrowing decisions in light of your household budget and consult an appropriate financial professional when needed.

STEP 6 - PLAN FOR DISTANCE

International and Out-of-Town Families Need a Separate Travel Budget

Travel and cross-border logistics can add meaningful cost. Agape can help coordinate practical arrangements, while intended parents should separately obtain qualified legal, immigration, citizenship, tax, insurance, and medical advice when applicable.

- ☐ Airfare for key appointments and the anticipated birth window
- ☐ Hotel or extended-stay lodging
- ☐ Rental vehicle, rideshare, airport transfers, fuel, tolls, and parking
- ☐ Meals and daily living expenses during the local stay
- ☐ Flexible or changeable travel reservations
- ☐ Possible extended stay while parentage or newborn travel documents are completed
- ☐ Home-country and U.S. legal / documentation professionals where applicable
- ☐ Emergency travel reserve

Travel Budget

Item	Expected	Reserve
Flights	$________	$________
Lodging	$________	$________
Local transportation	$________	$________
Meals / incidentals	$________	$________
Documentation / professional travel	$________	$________
Emergency reserve	$________	$________

STEP 7 - ASK BEFORE YOU SIGN

Financial Questions for Agencies, Clinics, Attorneys, and Other Providers

Agency / Program

- ☐ What is included in the program fee, and what is always separate?
- ☐ When does each agency payment become nonrefundable?
- ☐ What happens financially if a match does not proceed?
- ☐ Which surrogate benefits and reimbursements are included in the estimate?
- ☐ How are travel, lost wages, childcare, and other variable expenses handled?

Clinic / Medical

- ☐ Which services are included in the cycle quote?
- ☐ Are medications, genetic testing, embryo storage, and additional attempts separate?
- ☐ What does insurance cover, and what must be paid in advance?
- ☐ What is the financial policy if a cycle is canceled?

Legal / Escrow

- ☐ Which legal services are included in the quoted fee?
- ☐ Are intended-parent and surrogate attorneys billed separately?
- ☐ What court, filing, parentage, international, or post-birth costs may arise?
- ☐ How much must be funded into escrow, and how are account statements provided?

Final reminder

Do not rely on a general website range as your final budget. Your written cost analysis, agreements, insurance review, clinic plan, and professional advice should control your actual financial decisions.

CURRENT RESOURCES TO VERIFY

Helpful Family-Building Financial Resources

CapexMD Fertility Financing

Specialized fertility financing. Verify participating providers, eligible expenses, current rates, fees, and approval terms.

https://www.capexmd.com/

Future Family Fertility Financing

Fertility-focused financing and support. Confirm which surrogacy-related and donor-related expenses are eligible.

https://www.futurefamily.com/

Baby Quest Foundation

Grant resource for eligible U.S. applicants pursuing fertility treatment and gestational surrogacy. Review current application rules.

https://babyquestfoundation.org/

Men Having Babies - GPAP

Financial-assistance and discounted-service program for eligible gay men pursuing surrogacy.

https://menhavingbabies.org/assistance/

RESOLVE - Model Benefits for Family Building

Inclusive employer-benefit framework addressing IVF, fertility preservation, surrogacy, and adoption.

https://resolve.org/resolve-the-national-infertility-association-announces-comprehensive-and-inclusive-model-benefits-for-family-building-options/