

ADOPT WITHOUT DEBT

ABOUT THE BOOK

In 2000, Julie and her husband, Mark, declared war on their debt – credit cards, student loans, cars and the house. Seven years later, as they wrote the check for their last mortgage payment, God called them to adopt two children from Ethiopia. A few months later, with their income unexpectedly cut by two-thirds, they wondered if they could finish the adoption without crossing back over into the red.

When they brought Wendemagegn and Beza home 12 months later, Julie and her husband proved debt-free adoption is possible!

Passionate about helping others achieve their adoption dream, Julie shares how to find extra money in your household budget, apply for grants, and fundraise in order to build your family without saddling it with debt. With over \$80,000 worth of creative fundraising ideas from more than 30 adoptive families, “Adopt Without Debt” shows you how to fulfill your adoption dream without signing away your financial freedom.



BOOK DETAILS

Paperback 150 pages

\$14.99

Order at www.adoptwithoutdebt.com*

Also available at amazon.com

E-book versions available from Smashwords.com

(*A portion of the proceeds from sales on the book website go toward helping families adopt.)

ABOUT THE AUTHOR

Julie is married to her high-school sweetheart and the mother of four children from two continents. She and her husband Mark finished paying off \$235,000 in debt, including their house, in 2007. They have been dreaming and living God-sized, debt-free dreams ever since. Julie blogs about their crazy, fun-filled family life at fourplusthree.com.

She loves networking with other adoptive parents and speaking to groups on adoption, global orphan care and financial freedom.

CONTACT INFORMATION

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PRAISE & ENDORSEMENTS

“I receive calls on my show all the time about how you have to go into debt to adopt. Julie Gumm is living proof and a testament to the fact you can adopt without ANY debt. I highly recommend reading ‘Adopt Without Debt’ if you are considering adoption.”

*Dave Ramsey, Best-selling author, national speaker
and nationally syndicated talk radio host*

FROM ADOPTION & ORPHAN CARE PROFESSIONALS

“I’ve been waiting for a book like this for almost a decade now. The reality has been that finances are often the biggest obstacle to adopting a child. Thanks to Julie Gumm that reality is going to change. Adopt Without Debt should be read by every prospective adoptive couple. It’s that helpful.”

Dan Cruver, Director of Together for Adoption

“At Project HOPEFUL we often receive letters from families who desire to adopt but are concerned about funding. I highly recommend Adopt Without Debt as a must-read for any adoptive parent looking to discover creative ways to afford their adoption. The ideas in this book work!”

Carolyn Twietmeyer, Founder & Executive Director of Project HOPEFUL

“Her style is friendly and the book is an easy read that got me excited about fundraising and trying out her creative ideas. As someone who hates to ask for money or sell anything that is saying something!...The tips and ideas are worth reading by themselves, but the excitement it causes is worth much more than the \$11.99 selling price.”

MLJ Adoptions, Inc.

FROM ADOPTIVE PARENTS

“I read the book in one sitting, captivated by her personal journey and so encouraged by ALL of the different ways she helps families ‘find money’ to adopt! My husband saw the book sitting on my nightstand and now he’s trying to figure out what ideas will work for us so we can get started! This book gives us HOPE and encouragement unlike any other adoption resource we have encountered yet.”

Stacy Kennedy - future adoptive parent

“Julie makes the cost of adoption manageable and, prayerfully, ‘Adopt Without Debt’ will allow many more families to embark on this incredible journey. Great resource for any family in the adoption process.”

Emily Alexander - adoptive mom, advocate, founder - Hope for Dube Bute

“If you have a passion to adopt, but don’t quite see how the money would work out, don’t miss this book. Where there’s longing and resolve, there’s usually a way to accomplish your dreams!”

Mary Ostyn, Author “Family Feasts for \$75 a Week”, adoptive mom

SAMPLE INTERVIEW QUESTIONS

Below is list of sample questions that can guide your viewers/listeners through Julie's story and an overview of "Adopt Without Debt".

1. Tell us a little about your family.
2. What made you decide to adopt and why internationally?
3. Adoption costs obviously vary, but how what's a broad range on how much it costs a family to adopt?
4. The book is called "Adopt Without Debt". Why is the "without debt" part so important to you?
5. How did you PLAN to pay for your adoption?
6. How DID you end up paying for your adoption?
7. Why did you write the book?
8. Your book talks about three main ways families can adopt without debt. What are they? (Finding money you have, grants & fundraising)
9. Your book has fundraising ideas & stories from 25 families. What are some of your favorites?
10. What would you tell someone who's interested in adopting but can't imagine how they would pay for it?
11. Where can people get the book?
12. You also travel and speak to groups right?

ADOPT WITHOUT DEBT WORKSHOP

The “Adopt Without Debt” Workshop is a 2.5 hour presentation that includes: how to find more money in your budget, adoption grants and creative fundraising ideas. A shorter one hour presentation title “Creative Fundraising Ideas” is also available. I’m available to adoption agencies, church ministries and non-profit organizations. For more information on fees and availability, please e-mail julie@adoptwithoutdebt.com.

WHAT OTHERS ARE SAYING

“We were thrilled to have Julie at our seminar in Birmingham. She has so much wisdom and insight to offer families considering the adoption process and those in the middle of it. We were overwhelmed by the attendance at our event and thrilled to hear from our families how Julie’s presentation encouraged them and inspired them to use her methods in their own adoption stories. This seminar was so effective – we are ready to book her for another event next year!”

- Kate Anderson, Lifeline Children’s Services

“Great presentation! So encouraging to hear so many fresh ideas and success stories. Very motivating.” - Attendee

“Entertaining and enjoyable.” – Attendee

“So much good and encouraging info!” - Attendee