

Case Study: How One Couple Afforded Surrogacy



Surrogacy can be the best way for many hopeful parents to start or grow their families. While it does come with significant costs, there are resources and creative solutions available. With careful planning and the right support, many intended parents — from all financial backgrounds — have found a way to make surrogacy possible.

Here is a case study of how one couple, Mark and Cody*, managed their finances to pay for surrogacy.

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How to Afford Surrogacy: One Couple's Journey



Background: Mark, 35, and Cody, 41, have been married for seven years. After considering their options, they decided surrogacy would be the best path to having a family because it offered the chance to have a [child genetically related to one of them](#). They also hoped to experience the pregnancy process more intimately through the surrogate's journey.

Mark works as a senior software engineer for a mid-sized tech company, and Cody is a college professor specializing in literature. Their combined income is \$205,000 per year.

The intended parents live in Austin, TX, where they own a home with a mortgage of \$350,000. They purchased the home five years ago and have built up \$185,000 in home equity. Other than \$10,000 remaining on a car loan, Mark and Cody have no other significant personal debts.

Breakdown of Costs

Frozen Egg Donation - \$24,150

- Donation with All-Inclusive Program: \$21,450
- Storage: \$2,000
- Shipping: \$600

IVF for Surrogacy - \$24,750

- Semen Analysis: \$375
- Semen Collection: \$275
- IVF and ICSI: \$12,000
- PGT: \$5,500
- Freezing and Cryopreservation: \$2,000
- Embryo Shipping: \$600
- Embryo Transfer: \$4,000

Surrogacy Agency - \$182,000

- Activation Fee: \$43,000
- Match Fee: \$24,000
- Surrogate Compensation: \$55,000
- Surrogate Expenses: \$25,000
- Legal Fees: \$15,000
- Medical and Insurance Expenses: \$20,000

Variable Costs - \$5,250

- Travel: \$2,500
- Surrogate Out-of-Pocket Expenses: \$750
- Newborn expenses: \$2,000

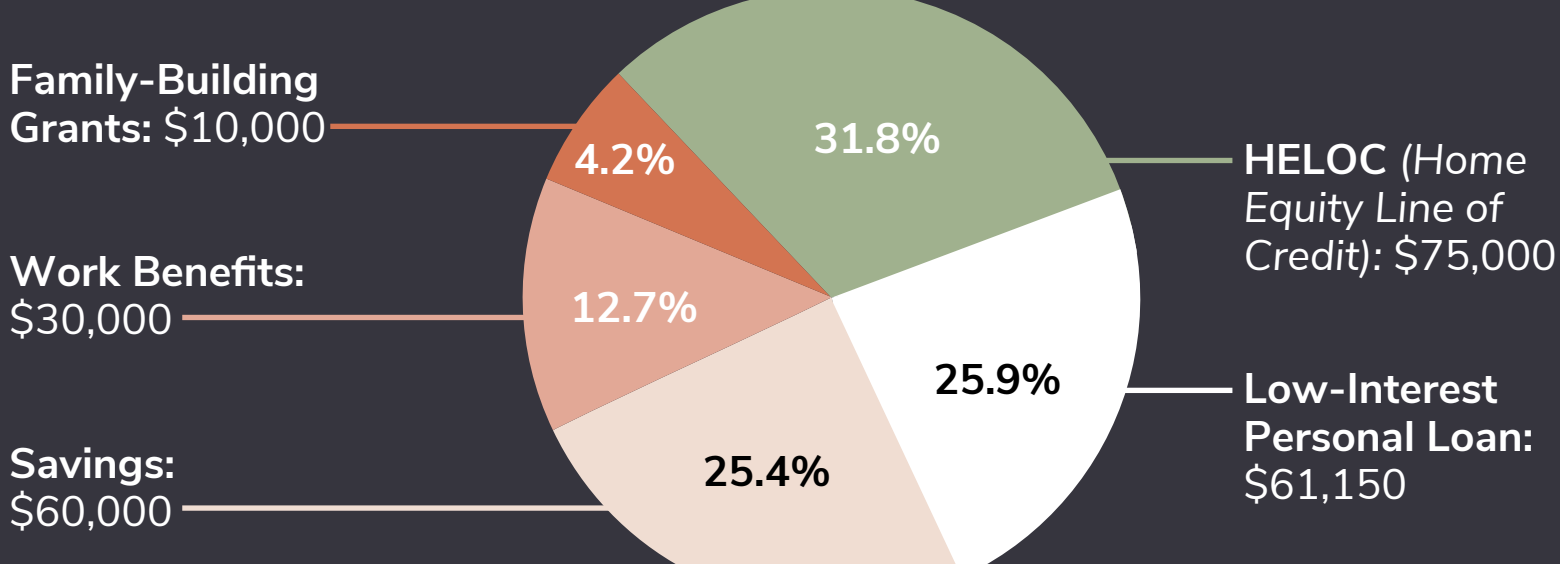
Total Cost for Surrogacy: \$236,150

How They Afforded Surrogacy

Mark and Cody began considering surrogacy three years before ultimately beginning the process. This gave them time to not only save, but also consider other financial moves that could make surrogacy possible.

Additionally, each of their employers provides a family-building benefit. Marks' tech company offers a \$20,000 fertility benefit, and Cody's college has a smaller \$10,000 family-building benefit.

Altogether, here is how Mark and Cody afforded surrogacy:



HELOC:

Based on their home equity, they decide to tap into \$75,000 of their equity via a HELOC. This allows them to leverage the appreciation of their home without selling it.

Low-Interest Personal Loan:

Mark and Cody felt comfortable taking on a new monthly payment on a [low-interest loan](#) to close the gap on funds for surrogacy.

Savings:

Mark and Cody began considering surrogacy three years before ultimately beginning the process. This gave them time to not only save, but also consider other financial moves that could make surrogacy possible.

Work Benefits:

Mark's tech company provides a \$20,000 [fertility benefits](#), while Cody's college offers tenured employees a \$10,000 family-building benefit.

Family-Building Grants:

Mark and Cody researched [LGBTQ family-building grants](#) and applied for several, receiving two grants that totaled \$10,000.

Through personal savings and other financial options, Mark and Cody made affording surrogacy possible. It took planning and commitment, but the effort was more than worth it to turn their dream of starting a family into a reality.

Ready To Learn More?

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*In order to protect privacy, Mark and Cody's situation is based on real intended parents with names changed and small details slightly altered.