CAREER KIT

Surrogate Career Kit: 90-Day Action Plan

How to Become a Surrogate

2026-11 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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SECTION 1

At a glance

To become a gestational surrogate you generally need to be a healthy adult (most agencies accept ages 21 to 40) who has already had at least one uncomplicated pregnancy, then pass medical, psychological, and background screening. The process usually takes 3 to 6 months to get matched and roughly 12 to 18 months from application to delivery, and U.S. agencies commonly advertise base pay of about $50,000 to $65,000 for a first journey, with expenses covered. There is no degree or license, and the Bureau of Labor Statistics does not track surrogacy as an occupation, so pay figures here come from agencies and vary by agency and state.

Timeline	3–6 months to apply and match; about 12–18 months from application to delivery
Typical cost	$0 to you; the intended parents pay medical, legal, and agency costs
Education	None required
License	None; a legal contract is required, and surrogacy law varies by state
Median pay	Often $50,000–$65,000+ base for a first journey (agency-reported; no BLS data)
Job outlook	No BLS projection; demand is set by fertility clinics and agencies

SECTION 2

Step-by-step path

1. Check the basic eligibility criteria

Time: 1–2 weeks

Most U.S. agencies want a gestational carrier who is between 21 and 40, has delivered at least one healthy child and is raising a child now, has a healthy BMI (agency cutoffs commonly fall between 32 and 35), is a non-smoker, and lives in a surrogacy-friendly state. The American Society for Reproductive Medicine (ASRM) guidance says carriers should be of legal age, preferably 21 to 45, ideally with at least one prior term pregnancy and no more than five deliveries or three cesareans. Agencies can be stricter than ASRM, so check each one.

2. Choose an agency or an independent route

Time: 2–4 weeks

Most surrogates work through an agency that screens applicants, matches them with intended parents, and manages payments. Independent surrogacy skips the agency fee but means you or the intended parents handle matching, escrow, and coordination. Ask any agency how long matches take, how its escrow works, what support it offers during pregnancy, and what the contract says about your rights. Never pay a fee to apply.

3. Apply and complete the pre-screening

Time: 1–4 weeks

The application covers your pregnancy and delivery history, health, medications, lifestyle, household, and finances. Agencies typically ask for medical records from past deliveries and run criminal background checks on you and adults in your home. Current use of psychoactive medication or untreated substance use is a common reason for decline.

4. Get matched with intended parents

Time: 1–6 months

After approval your profile is shared with intended parents, and both sides usually meet by video to discuss expectations on communication, prenatal care, and delivery. Wait times for matching often range from a few weeks to several months. You can say no to a match that does not feel right.

5. Complete medical and psychological screening

Time: 2–4 weeks

A fertility clinic screens you with a physical exam, infectious disease tests (including HIV, hepatitis B and C, and syphilis), blood type and immunity checks, and usually a uterine evaluation. ASRM also calls for a psychological evaluation by a mental health professional experienced in third-party reproduction, with a clinical interview and standardized testing; your partner or support person is evaluated too. The intended parents' side normally pays these costs.

6. Sign the legal contract with your own attorney

Time: 2–6 weeks

ASRM recommends that each party has independent legal counsel licensed in the relevant state, and that a fully signed agreement is in place before medication starts. The contract covers compensation, expenses, medical decisions, insurance, and legal parentage. In most agency journeys the intended parents pay for your attorney.

7. Complete the embryo transfer cycle and pregnancy

Time: 9–12 months

You take hormone medication for several weeks, then have an embryo transfer, usually of one embryo. A pregnancy test follows about 10 days later; if it is positive you receive monthly base pay and regular prenatal care, and the intended parents may attend appointments. If the first transfer does not work, further transfers are common and agreed in the contract.

8. Deliver and finish the legal process

Time: Birth plus 4–12 weeks

Parentage orders or other court steps, set up before or soon after birth depending on the state, establish the intended parents as legal parents. Your final payments and postpartum recovery period are covered in the contract, and many agencies also offer counseling after delivery.

SECTION 3

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Medical and psychological screening	$0	$0	Normally paid by the intended parents
Your independent attorney	$0	$0	Normally paid by the intended parents through escrow; ask before signing
Agency application fee	$0	$0	Reputable agencies do not charge surrogates to apply
Maternity clothing, travel, childcare during appointments	$0	$0	Reimbursed or covered by allowances in most contracts
Typical earnings: base compensation for a first journey	$50,000	$65,000	Agency-reported ranges; experienced surrogates often receive more. This is income, not a cost.
Total	**$50,000**	**$65,000**	

Requirements

Age	Usually 21 to 40 at agencies; ASRM guidance says legal age and preferably 21 to 45. Limits vary by agency and clinic.
Pregnancy history	At least one prior full-term pregnancy with no major complications, and typically a child in your care now. ASRM suggests no more than five prior deliveries and no more than three cesarean births.
Health	A healthy BMI as set by the agency or clinic, no serious pregnancy complications, no tobacco or recreational drug use, and passing infectious disease and uterine screening.
Psychological screening	A clinical interview and standardized testing with a mental health professional experienced in third-party reproduction. Your partner or support person is usually assessed as well.
Stable home	Reliable housing, a supportive household, transportation to clinic visits, and usually no government cash assistance, per agency rules.
Background checks	Criminal background checks on you and adults in your home, plus review of any child-welfare history.
Legal location	Surrogacy laws differ by state, and a small number of states restrict or ban compensated surrogacy. Agencies match you with parents in states where the contract can be enforced.

SECTION 4

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Check fit and research

Days 1–30

Goal: Decide whether surrogacy is right for you and shortlist agencies.

- ☐ Talk through the commitment with your partner, family, and employer
- ☐ List your delivery and pregnancy history and BMI
- ☐ Read ASRM carrier guidance
- ☐ Compare 3 agencies on pay, support, and match times
- ☐ Confirm no agency charges you to apply
- ☐ Check your state's surrogacy laws

Phase 2: Apply and screen

Days 31–60

Goal: Submit applications and complete initial screening.

- ☐ Request medical records from past births
- ☐ Complete the agency application
- ☐ Schedule background checks
- ☐ Prepare questions for the intended parents
- ☐ Arrange childcare for appointments
- ☐ Review a sample contract with a lawyer's help

Phase 3: Match and prepare

Days 61–90

Goal: Get matched and be ready for the legal and clinic steps.

- [ ] Attend match meetings
- [ ] Complete clinic medical screening
- [ ] Complete psychological evaluation
- [ ] Choose your own independent attorney
- [ ] Review compensation schedule and insurance
- [ ] Plan time off, transport, and a support network

SECTION 5

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- ☐ Photo ID and proof of residence
- ☐ Medical records from previous pregnancies and deliveries
- ☐ Health insurance information
- ☐ Proof of stable income or household finances
- ☐ Background check consent forms
- ☐ Names and details of adults in your household
- ☐ Signed surrogacy contract
- ☐ Birth plan and communication preferences

SECTION 6

Interview questions

1. Why do you want to be a surrogate?

Tip: Give a sincere, family-centered reason; agencies screen for motivation beyond money.

2. How does your partner or family feel about it?

Tip: Explain that they know the commitment and support you.

3. Tell us about your previous pregnancies.

Tip: Be honest about complications; it protects you and the baby.

4. How will you handle the medication and appointments?

Tip: Show you have time, childcare, and transportation arranged.

5. How would you feel about the baby leaving after birth?

Tip: Show you understand you are carrying someone else's baby.

6. What are your views on prenatal testing and termination?

Tip: State your views clearly; mismatches here are a main cause of failed matches.

7. How much contact do you want with the intended parents?

Tip: Describe your communication preferences honestly.

8. What would you do if you had a complication?

Tip: Show you would follow medical advice and keep the parents informed.

9. Are you comfortable with a twin or multiple pregnancy?

Tip: Know your limits and discuss them early.

10. How will you handle the time off work?

Tip: Explain your employer's leave policy or plan.

SECTION 7

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Raised two children, giving direct experience with healthy pregnancies and deliveries
- Kept every prenatal appointment and followed provider guidance in prior pregnancies
- Managed a household schedule with childcare and transportation backup
- Maintained steady employment with a flexible schedule for appointments
- Built a support network of family and friends to rely on during a journey
- Completed screening, background checks, and clinic requirements on schedule

SECTION 8

Common mistakes to avoid

1. Paying a fee to apply to an agency
2. Signing a contract without your own attorney
3. Not asking what happens if the transfer fails or a medical issue arises
4. Choosing a match without discussing views on testing and termination
5. Ignoring health insurance coverage for pregnancy
6. Underestimating the time and emotional commitment

SECTION 9

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

SECTION 10

Resources, salary & disclaimer

Resources

- **ASRM: Gestational carrier guidance**

https://www.asrm.org/practice-guidance/practice-committee-documents/recommendations-for-practices-using-gestational-carriers-a-committee-opinion-2022/

- **American Surrogacy: Surrogate compensation**

https://www.americansurrogacy.com/surrogate/understanding-surrogate-compensation

- **Circle Surrogacy: Surrogate requirements**

https://www.circlesurrogacy.com/surrogates/surrogate-requirements

Salary

Bottom 10%	Median	Top 10%
About $50,000 in base pay at many agencies	**Agency-reported base pay of roughly $50,000–$65,000 for a first-time surrogate**	$80,000–$90,000+ total for experienced surrogates with bonuses

Outlook: BLS has no occupation code or projection for surrogacy. Pay depends on the agency, your experience, and the contract. Base pay is usually paid monthly during pregnancy, with extra payments for things like a twin pregnancy, a cesarean birth, maternity clothing, and lost wages. Treat payments as taxable income and ask a tax professional about reporting.

Source: Agency-published compensation ranges (American Surrogacy, Circle Surrogacy); BLS does not publish data for surrogates, so this is not a BLS figure — https://www.americansurrogacy.com/surrogate/understanding-surrogate-compensation

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.