



Jewish Educational Loan Fund

Spring Application

Application Year

2018

Information About You and Your Family



Dependent



Independent

Agency:

Jewish Family Services of Western N Carol

A. You



Male



Female

Marital Status: Single

Full Name: Leeberman

Miriam

Sarah

Last

First

Middle (full, not initial)

Home Address: 4124 Highlands Avenue

Asheville

NC

23876

City

State

Zip

How long at this address?

6 Years

4 Months

Home Phone: 789-789-7890

Work Phone: _____

Cell Phone: 789-789-7891

Email: msl@mendspring.com

Age: 18

Date of Birth: 06-March-2000

Social Security No.: 123-45-6789

U.S. Citizen?



Yes



No



Religious Affiliation: Jewish

Explain: My family belongs to a shul and I had a bat mitzvah and was confirmed.

If applicant is currently a college student, please fill out:

School Address: _____

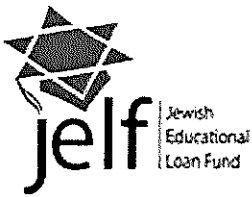
City

State

Zip

How did you hear about JELF?

Synagogue



Jewish Educational Loan Fund

In order to better help us understand our applicant pool, we kindly ask you to answer the following questions aimed at exploring our applicants' Jewish background and identity. We assure you that your responses will not affect JELF's loan granting decisions. Thank You.

Which type of alignment best reflects the type of Jewish upbringing you experienced growing up? Conservative/Traditional

Jewish practices at home growing up? Attended Passover Seder most or all years, Attended High Holiday services most or all years, Attended religious services on a regular or semi-regular basis

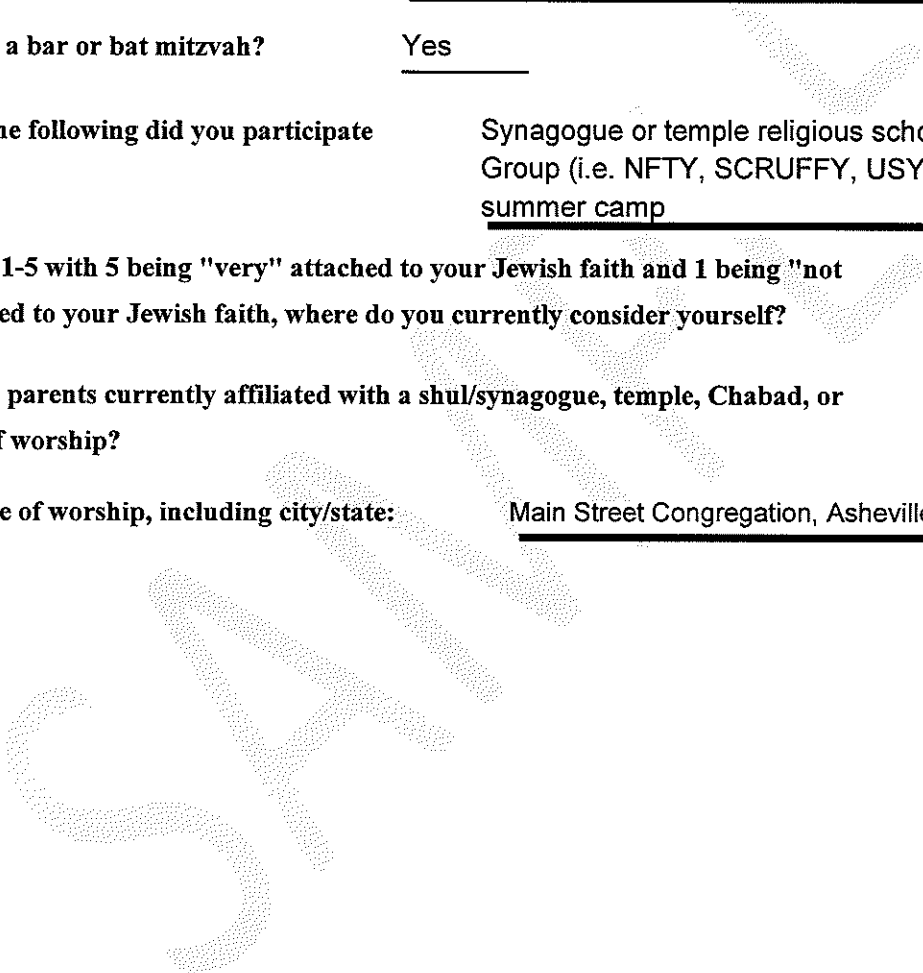
Did you have a bar or bat mitzvah? Yes

In which of the following did you participate growing up? Synagogue or temple religious school, Jewish Youth Group (i.e. NFTY, SCRUFFY, USY, BBYO), Jewish summer camp

On a scale of 1-5 with 5 being "very" attached to your Jewish faith and 1 being "not at all" attached to your Jewish faith, where do you currently consider yourself? 4

Are you/your parents currently affiliated with a shul/synagogue, temple, Chabad, or other place of worship? Yes

Name of Place of worship, including city/state: Main Street Congregation, Asheville NC





Jewish Educational Loan Fund

B. Your Family

1. Your Father

Father is: Living Deceased Unknown

Name: Dov Leeberman Marital Status: Married

Address: 4124 Highlands Avenue

Asheville NC 23876
City State Zip

Home Phone: 789-789-7890 Cell Phone: 789-789-7892

Email Address: sleeberman@mendspring.com

Date of Birth: 01/16/1970 Age: 48

Social Security Number: 234-56-7890

Employer: Ashburn Furniture, Inc.

Title/Occupation: Store Manager

Current Salary: \$40000.00 Pay Rate Per: Yearly

Explain Salary: _____

Work Address: 650 Crosstown Road

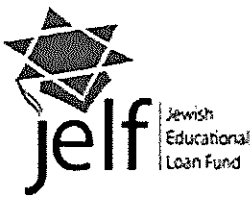
Asheville NC 23880
WorkCity WorkState WorkZip

Work Phone: 804-995-1234

2. Your Mother

Mother is: Living Deceased Unknown

Name: Michelle Leeberman Marital Status: Married



Jewish Educational Loan Fund

Address: 4124 Highlands Avenue

Asheville NC 23876
City State Zip

Home Phone: 789-789-7890 Cell Phone: 789-789-7893

Email Address: Michellethemom@mendspring.com

Date of Birth: 07/31/1972 Age: 46

Social Security Number: 345-67-8901

Employer: Asheville County Public Schools

Title/Occupation: Parapro

Current Salary: \$12.00 Pay Rate Per: Hourly

Explain Salary: _____

Work Address: 3500 High Country Road

Asheville NC 23857
WorkCity WorkState WorkZip

Work Phone: 789-876-9870

5. Siblings

Name: Greg Leeberman Age: 13

Address: 4124 Highlands Avenue

Asheville, NC 23876

School/Occupation Public School

If a JELF recipient, please indicate loan status: _____

Name: Jesse Leeberman Age: 15

Address: 4124 Highlands Avenue

Asheville, NC 23876

School/Occupation Public School

If a JELF recipient, please indicate loan status: _____



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C. Your References

Name: Joseph Rabin Relationship: Rabbi
 Address: 6785 Ace Lane
Asheville, NC 23880
 Phone: 789-012-3456 E-Mail: ravjosephrab@mainstreet.com

Name: Julia Sloney Relationship: Friend
 Address: 779 Oak Lane
Asheville, NC 23876
 Phone: 789-123-4567 E-Mail: julia.slony@fakemail.com

D. School History

Is this your current school? Yes No

School Name: Staples High School

City and State: Asheville, NC

School Level: High School Start Date: 08/2014 End Date: 05/2018

Current class status: Senior Graduation Date: 05/2018

Cumulative GPA: 3.80 Credits Earned: 0

- or -

Pass Fail

Degree or Certificate earned: will earn High School diploma in May



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E. Employment History

<u>Dates</u>	<u>Job Title</u>	<u>Place of Employment</u>	<u>City/State</u>
05/2016 to Present	Cashier	Smiths	Asheville, NC
Salary:	\$9.00 Hourly	Supervisor:	Kathe Upshaw

Information About Your School Choices

A. School For Which Loan Will Be Used

School for which JELF loan will be used: UNC Chapel Hill

City and State: Chapel Hill NC

Distance from your home: 250 miles

Reason this school was chosen: UNC Chapel Hill is the top state school in North Carolina and has a good psych program.

Level next year: Freshman Sophomore Junior Senior

Other (specify): _____

Anticipated Number of credits to be taken next year: 15

Anticipated major: Psychology

Anticipated graduation date: 05/2022

Career objective: School Counselor

B. Other Schools Applied to

School	City	State	Accepted	Rejected	Wait-Listed	Not Yet Known
UNC Greensboro	Greensboro	NC	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appalachian State University	Boone	NC	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Jewish Educational Loan Fund

Information About Your Financial Situation

A. Financial Aid Applied for

JELF requires that applicants file a Free Application for Federal Student Aid (FAFSA). What is the date on which you filed 2018 FAFSA?

01/14/2018

If you have not filed FAFSA, explain why:

<u>Financial Aid</u>	<u>Amount</u>	<u>Type of Aid</u>	<u>Status</u>
North Carolina Rotary Club	\$1,000.00	Scholarship	Received
Main Street Congregation	\$500.00	Scholarship	Received
Federal Loan	\$5,500.00	Loan	Uncertain
Federal Work Study	\$2,000.00	Grant	Uncertain
UNC Institutional Grant	\$5,000.00	Grant	Uncertain
North Carolina Scholarship	\$7,500.00	Scholarship	Uncertain



Jewish Educational Loan Fund

B. Monthly Expenses - Dependent Applicant

PARENT(S) MONTHLY EXPENSES

Monthly housing payment for household where your parents reside: \$1,200.00

- Rent
- Mortgage

Who is responsible for this payment? Both Parents

Is there a home equity loan/line of credit on the home where they now reside? Yes No

If yes, total amount borrowed: \$0.00

Monthly Payment: \$0.00

Who is responsible for this payment?

Monthly Utility Payment(s): \$275.00

Monthly Household Medical Payment(s): \$100.00

Total Household Carryover Medical Debt: \$13,000.00

Average Monthly Household Credit Card Payment(s): \$2,500.00

Total Household Monthly Unpaid Balance for All Credit Cards: \$22,000.00

Monthly Household Automobile Payment(s): \$230.00

Other Household Monthly Payment(s):

Payment Amount: \$176.00

Payment Type Wireless Phone

Payment Amount: \$153.00

Payment Type Internet, Cable, Landline

Other Monthly Household Debt Explained:

If the applicant is attending college, graduate school or vocational school during the current school year without JELF assistance, how is this financed?

If the applicant's sibling(s) attend private school, college or post-secondary school, how is this financed?



Jewish Educational Loan Fund

APPLICANT MONTHLY EXPENSES:

Applicant Monthly Medical Payment(s):	\$0.00
Applicant Total Carryover Medical Debt:	\$0.00
Applicant Monthly Credit Card Payment(s):	\$0.00
Applicant Total Monthly Unpaid Balance for All Credit Cards:	\$0.00
Applicant Monthly Automobile Payments:	\$0.00

SAMPLE



Jewish Educational Loan Fund

D. Estimated School Expenses for 2018 - 2019

Period for School Expenses: 8/2018 to 5/2019

Projected Tuition Expenses

Tuition:	\$8,000.00
Fees (no social fees):	\$1,000.00
Books:	\$1,000.00
Supplies/Equipment:	\$250.00

Projected Housing Expenses

Housing Type: Dorm

Are you attending school in the same city as family residence: Yes No

Housing Costs - Dorm/Apartment/Other: \$9,500.00

Projected Other Expenses

Food: \$3,000.00

Misc./Personal(\$125/month): \$125.00

Will you be purchasing health insurance through school?: Yes No Not Yet Known

Will you have a car at school: Yes No

Do you plan to work during the school year: Yes No Not Yet Known

Will you use mass transportation (e.g. city bus or train) during the school year to commute to classes: Yes No

to work: Yes No Not Yet Known



Jewish Educational Loan Fund

Is there any other information we should know about your costs of attending school?:

E. Estimated Financial Resources

Applicant Contribution:	\$1,000.00
Spouse Contribution:	\$0.00
Family Contribution:	\$3,000.00
Total Financial Aid:	\$0.00
Total Financial Resources:	\$4,000.00

Are you planning to work during the school year?:

Yes

If yes, describe your plans for school-year job, including job, expected hours per week, and expected earnings. If no, explain why:

I hope to find a part-time job on or near campus since I don't have a car. Or maybe I will be awarded work study which will be a job.

Are you planning to work during the summer before the school year begins?:

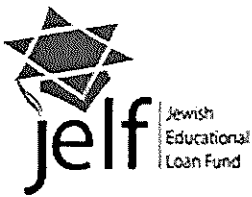
Yes

If yes, describe your plans for working during the summer before the school year begins, including job, hours per week, and expected earnings. If no, please explain why:

I will continue my retail job where I work now part time during school and full time during vacations and the summer.

Are your parents contributing to your education?: Both Parents

If not, please explain why:



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F. JELF Loan Request Summary

Are you currently a student?: Yes

Student's School E-mail: _____

Student's Non-School E-mail: msg@gmail.com

Amount of JELF loan for previous year: \$0.00

Total amount of JELF Loans To Date: \$0.00

JELF requires all of its loan recipients to have at least one co-signer on their promissory note. Generally, the co-signer is a parent, legal guardian or spouse. Who

will be your co-signer?: Dov Leeberman

Relationship: Parent

Describe in detail the circumstances that prompt

your loan request: My parents work hard but don't earn a lot of money. I have worked for two years to earn spending money. My parents have medical and credit card debt from my father's hospitalization last year from heart issues and one of my younger brother's has diabetes. My brothers need their full financial support.

If you are applying for assistance and it has been more than one year since your graduation, please describe your interim activities:

Please use this space to provide us with any additional information about yourself and/or your situation or circumstances that you feel would further

support your application: We would appreciate any amount of a loan you can award me. I have worked hard in high school and am involved in debate club, NHS, and USY. I am excited about going to college and want to take as much burden off my parents as possible. Thank you for your consideration.

PLEASE READ: A final determination of your JELF loan amount will be made by a Loan Review Committee made up of JELF Board members and community volunteers. All final loan granting decisions will then be made by a Loan Review Committee. We would appreciate any amount of a loan you can award me. I have worked hard in high school and am involved in debate club, NHS, and USY. I am excited about going to college and want to take as much burden off my parents as possible. Thank you for your consideration.

2018 JELF SPRING ONLINE APPLICATION

Important Dates & Required Supporting Documents

OCTOBER 1, 2017	Opening date for filing FAFSA for 2018-2019 school year
MARCH 1, 2018	Opening date for JELF loan application on www.jelf.org
APRIL 30, 2018	Applicant deadline for submitting JELF loan application and initial supporting documents
JUNE 15, 2018	Applicant deadline for submitting final supporting documents to JELF Central Office
JULY 17 - 25, 2018	JELF Loan Review Committees meet to make final granting decisions on student loan requests
JULY -26 & 27, 2018	Students and Local JELF administrators notified of Loan Committees' decisions
AUGUST 5, 2018	Promissory notes, loan checks for fall semester sent no later than this date to local JELF administrators; promissory note must be executed by student and co-signer(s) and photo IDs provided before check is released
DECEMBER 5, 2018	Promissory notes, loan checks for spring/summer 2019 semesters sent no later than this date to local JELF administrators; promissory note must be executed by student and co-signer(s) and <i>fall grades</i> submitted to LJA before check is released

CHECKLIST OF REQUIRED SUPPORTING DOCUMENTS TO BE UPLOADED DIRECTLY TO JELF WEBSITE, FAXED TO 770-392-0932, or E-MAILED TO APPLICATION@JELF.ORG

BY APRIL 30

- If *not* currently a student, final transcript from the school last attended
- School acceptance letter (if an entering student in the fall)
- Parents' 2017 tax return(s) and schedules and W-2s or 1099s (if student is claimed as a dependent or is under 25 years of age)*
- Student's 2017 tax return (if filed) and W-2 or 1099 (if worked).*
- Spouse's 2017 tax return and schedules and W-2 or 1099 (if married).*
- The Student Aid Report (SAR) received after filing 2018 FAFSA.

**If extension filed for 2017 taxes, then submit 2017 extension, 2016 taxes and 2017 W-2s or 1099s.*

TO BE UPLOADED DIRECTLY TO THE JELF WEBSITE OR SUBMITTED TO JELF CENTRAL OFFICE (E-MAIL: application@jelf.org; FAX: (770) 392-0932; MAIL: 4549 Chamblee Dunwoody Road, Atlanta, GA 30338)

BY JUNE 15

- If currently a student, the final transcript for the most recently completed school year.
- Financial aid award from the educational institution you will be attending in the upcoming school year.
- From the educational institution you will be attending, a copy of the costs of attending in the upcoming school year.

REMINDER: JELF will be sending out emails during the loan process updating you on the status of your application and requesting additional documentation. Please make sure to add @jelf.org to your safe sender list so JELF emails don't end up in your spam folder. And if you expect an email from us and don't see one, check your spam/junk folder.