

A Loan ... But Not Alone: JELF Reflections for the New Year

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By **STAN LOWENSTEIN**

September 13, 2018, 6:14 am



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When I think about the High Holidays, the first thing that pops into my head is family. Growing up, my family always made this time of year special, and my wife, Jen, and I are now creating those same special traditions with our three children. The High Holidays are a time for reflection and self-evaluation, while developing our thoughts for the future. As I look back, I can't help but assess what we've gone through, and am so thankful for all that we've accomplished.

During this time of reflection, I also find myself thinking about Jewish Educational Loan Fund and the young men and women we assist. When I think about community and *tzedakah*, it reminds me of why I became involved with JELF in the first place. Providing Jewish students in need with interest-free gap loans for their higher education is great. Achieving a 99 percent repayment rate that allows us to recycle those funds to other Jewish students is priceless. Our mission is clear, and what we do ranks right up there as one of the truest forms of *tzedakah*.

JELF just completed our July Loan Review process to make loan funding decisions for the 2018-19 academic year. These stories of need deeply touched the 120 volunteers who reviewed our students' applications and made these funding decisions. JELF will once again lend out more than \$1 million and assist as many as 275 students to finance their higher education by the time we complete our second loan period this November. As wonderful as this feels, I can't help but think about how many students we could be helping if more people knew about us. JELF serves a five-

state region (Fla., Ga., N.C., S.C., Va.) and I believe that there are many more students struggling with ever-rising college expenses who need help making ends meet.

I recently spoke to a parent of one of our recipients. When I thanked him for sharing his story with us, he said “No, it is I who should be thanking you.” He told us that sending his children to college was a challenge, and he felt lucky to be part of a Jewish community that includes an organization like JELF. Our loan recipients have put together robust financial aid packages to cover most of their costs for college. This parent shared that JELF’s last dollar, interest-free loan assistance was the piece that meant the most.

I am thankful for the tremendous growth that JELF continues to experience, and I want to personally thank the 700-plus people that attended JELF’s recent fundraising event. During this time of reflection, I envision a time where JELF will adequately penetrate our Jewish communities and meet the needs that exists. None of this would be possible without our active board of directors, our incredible staff, the 1,000-plus donors that support us, and all of those who are just now learning and supporting our mission.

Please take a minute to visit JELF.org to learn more about JELF’s long Atlanta history, and to see all that we have accomplished in our 140-plus years serving the Jewish community. Help us spread the word, and please know how much we appreciate the opportunity to earn your support as well. L’Shanah Tova!

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