

JEWISH EDUCATIONAL LOAN FUND, INC.



2019 INFORMATION FOR APPLICANTS

Including Loan Eligibility Requirements

JELF provides interest-free loans to Jewish students in need of final dollars to attend institutions of higher learning.

jelf.org

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Published in January 2019 for students applying to JELF
for financial assistance for higher education

A NOTE TO STUDENTS . . .

JELF (Jewish Educational Loan Fund) has been helping students for over 125 years. It started in 1889, when the doors of the Hebrew Orphans' Asylum opened in Atlanta, not far from what was until recently Turner Field, home of the Atlanta Braves. The Asylum — later renamed the Hebrew Orphans' Home — was established to house, feed, educate and provide religious instruction to children who had lost one or both of their parents or whose parents could not care for them. These children came from all over B'nai B'rith District No. 5, which stretched from Washington, D.C. to the tip of Florida.

The Hebrew Orphans' Home closed its doors in 1930, but the organization behind it never stopped providing services to Jewish youth. The organization became first Jewish Children's Service and then, in 1989, the Jewish Educational Loan Fund (JELF).

Today, JELF provides interest-free, last dollar loans to Jewish students in Florida, Georgia, North Carolina, South Carolina and Virginia (excluding metro D.C.) for higher education, including college, graduate school and degree-granting vocational programs of study. Since 1961, JELF has granted close over \$12 million to over 4,700 students.

JELF's loans are need-based and the students who receive them come from a variety of backgrounds. Some come from families that just can't afford to fully fund a college education. Some families are struggling with hardships: illness, death, divorce, even natural disasters such as hurricanes that have in years past devastated parts of the country. Some students come from formerly comfortable homes beset by unemployment or other economic ills that have eaten into savings for college. Others are recent immigrants who are legal residents or new citizens but have not yet established themselves financially.

JELF strongly believes that money should not stand between a student and the education that he or she needs to excel in life. We know that without a post-secondary education — at minimum, an undergraduate education or vocational training — the doors to many of life's opportunities slam shut.

The loans granted by JELF enable our students to fulfill their educational goals. We're proud that so many of our former loan recipients not only join our "Full Circle Society" and become JELF donors, but also vital members of their Jewish communities, in turn helping future Jewish students in need.

INTEREST-FREE STUDENT LOANS

GENERAL INFORMATION

JELF relies on two primary sources of funding in order to grant its interest-free student loans: (1) fundraising (from individuals and foundations) and; (2) students' repayment of their loans. Each year, JELF looks at these figures and determines how much funding the organization can allocate in a given year. The loans granted by JELF are "last dollar." That means they provide the final dollars that a student needs to go to school. In 2018, the *average undergraduate and graduate JELF loan* was \$3,600.

JELF's central office is based in Atlanta but its loan program is administered in 22 partner communities and throughout the JELF 5-State Region. JELF partner communities include:

- **VIRGINIA:** Richmond and the Tidewater area (Chesapeake, Virginia Beach, Norfolk, Portsmouth, Suffolk, Newport News and Hampton)
- **NORTH CAROLINA:** Asheville (western N Carolina), Charlotte, Durham-Chapel Hill, Greensboro and Raleigh
- **SOUTH CAROLINA:** Charleston and Columbia
- **GEORGIA:** Atlanta, Augusta and Savannah
- **FLORIDA:** Broward County, Jacksonville, the Gulf Coast (Clearwater, St. Petersburg, Pinellas County), Miami (Miami-Dade County residents only), Orlando (Orange and Seminole Counties), N. Palm Beach County (Boynton Beach north to Jupiter, Martin County and St. Lucie County residents only), Sarasota-Manatee, S. Palm Beach County (Boca Raton, Delray Beach and Highland Beach residents only), Tampa, and Volusia-Flagler Counties (Daytona Beach, Ormond Beach, Deland, Deltona, Orange City, and Palm Coast residents only).

Students who live in Virginia (excluding metro DC), North Carolina, South Carolina, Georgia or Florida but not in one of the 22 partner communities may still apply for a loan by contacting the JELF Central Office.

There is no fee to apply for a JELF loan.

WHO IS ELIGIBLE FOR A LOAN FROM JELF?

To be eligible for a JELF loan, the following qualifications must be met:

- Applicant must be Jewish.
- Applicant must be a *resident* of Georgia, Florida, North Carolina, South Carolina, or Virginia (excluding metro DC) for at least one year prior to completing the JELF loan application (not just living temporarily in one of

those states while in school).

- Applicant must be a U.S. citizen or have lawful immigration status in the U.S.
- Applicant must demonstrate financial need (current year FAFSA required).
- Applicant must be enrolled **full time** in a program leading to a degree or professional certificate at a U.S. accredited institution of higher learning.
- Applicant must be planning to use the JELF loan for undergraduate study, graduate study or special post-secondary training (vocational courses or prerequisite programs).
- Applicants make their own educational plans and determine whether to attend a public, private, in-state or out-of-state institution. However, JELF has a limited amount of funds available each year for interest-free loans. Therefore, ***in considering funding, JELF looks for applicants who make sound educational choices for their fields of study and who take into account, among other things, financial considerations.***
- JELF considers undergraduate applications before considering graduate applications.
- JELF's interest-free loans provide "last-dollar financing" (i.e., the dollars that bridge the gap between a student's total financial resources and the cost of attending school). ***For that reason, applicants must demonstrate that they have sought and accepted financing from all available sources, including government (Stafford) and other loans, scholarships, family contributions and personal earnings.*** (Information on government loan programs is available at www.studentaid.ed.gov.)
- ***ALL applicants must provide at least one co-signer*** -- one or both parents, a legal guardian, or relative -- for JELF loans. The co-signer must be credit worthy and have the ability to repay the full amount of the loan if the borrower fails to do so. JELF reserves the right to request a second co-signer. JELF also reserves the right to contact co-signers, request tax returns to verify income, and run credit checks on co-signers, with their permission.
- Applicants who receive JELF assistance must be in good academic standing and have a ***cumulative grade point average of at least 2.0*** to be eligible for initial and continued funding.
- Applicants who are granted JELF funds must begin repayment 6 months after either graduation or termination of course of study and have up to 8 years to repay. JELF's repayment schedule is graduated, meaning that a student will be expected to repay 5% of the total borrowed amount in

years 1 and 2, then continue paying off at a higher percentage every two years until the balance is paid in full.

HOW DOES JELF DETERMINE RESIDENCY?

JELF loans are available to students who have been residents of Virginia (excluding metro DC), North Carolina, South Carolina, Georgia or Florida for at least one year immediately preceding the application deadline. JELF does not consider a student who is living temporarily in any of the five JELF states to be a resident unless the student also grew up in those states. Students who grew up in any of the five states but have established residency outside of them are also not eligible for JELF assistance. When there are questions about your residency, JELF will consider, among other things, where you (or your parents, if you are a dependent) filed your state income tax return.

WHAT IF I LIVE OUTSIDE A JELF PARTNER COMMUNITY?

JELF will consider an application from a student who lives outside a JELF partner community as long as the student has been a resident of a state in the 5-state region JELF serves for at least 1 year immediately preceding the application deadline.

HOW MANY SEMESTERS WILL JELF COVER AT A TIME?

No more than four quarters or three semesters—JELF's funding cycle is one academic year. JELF accepts loan applications in March and April for the upcoming fall, winter/spring and/or summer terms and accepts loan applications in September for the following winter/spring and/or summer terms. If you need assistance from JELF for more than one year, you must reapply each year that you need it - there are no automatic loan renewals.

HOW HIGH A GPA MUST I HAVE TO BE CONSIDERED FOR A JELF LOAN?

JELF's loans are based on financial need, not grade point average (GPA); however, loan recipients are required to be in good academic standing and to maintain a cumulative GPA of at least 2.0 for initial and continued funding.

HOW DO I DEMONSTRATE FINANCIAL NEED?

JELF looks at your FAFSA Student Aid Report and at your parents' tax returns and your tax return as well as the additional financial information you provide on the loan application. We evaluate *all* the information available to us from the loan application because we understand that financial circumstances can change from year to year. For example, your parents may have had a high income in the previous tax year but the major wage earner(s) may have suffered a job loss or a major illness since then.

IS THERE AN AGE LIMIT ON WHO CAN APPLY FOR A LOAN?

JELF has served students from age 17 to over 50. The majority of our loan recipients are in their late teens and 20s, but some are older students who, in these difficult times, must learn new skills to remain competitive in today's ever-changing job market. Some of our students return to school to get advanced training, others to get an additional degree, still others to completely change careers.

DOES IT MATTER WHICH SCHOOL I ATTEND?

No, although JELF expects that you would have made a sound decision in choosing a school based on your field of study and financial considerations. JELF would not, for example, fund a student choosing an out-of-state school simply to be with friends or for a change in climate.

DOES IT MATTER WHETHER I AM AN UNDERGRADUATE OR GRADUATE STUDENT?

JELF accepts applications from students for both undergraduate as well as graduate school. However, JELF has a limited amount of funds to loan out each year and because an undergraduate degree is generally considered to be the basic requirement for a job these days, JELF's first funding priority is undergraduate students. After assisting all qualified undergraduate students, JELF will then assist graduate students if it still has funds available to loan out.

HOW CAN I BE SURE THAT I'M APPLYING FOR "LAST DOLLARS"?

The interest-free loans funded by JELF come from two sources: donations (from individuals and foundations) and loan repayments (which are continually being repaid). The loans granted by JELF are "last dollar." This means that they are meant to provide the **final dollars** that a student needs to go to school. In 2018, the average undergraduate and graduate loan was \$3,600.

JELF expects you to apply for and accept all possible grants and scholarships and other loans before turning to JELF. For that reason, ***you are required to file a Free Application for Federal Student Aid (FAFSA) and accept any government loans for which you qualify, such as the Stafford Loans, both subsidized and unsubsidized.***

JELF expects you to contribute to the cost of your education by working during the summer and, when possible, during the school year. We also expect that you will use earnings from past years, as well as money set aside in savings, to help finance your education.

WHAT ABOUT PARENT PLUS LOANS?

Repayment of Parent Plus loans begins immediately and JELF recognizes that many parents in need of assistance for their children's education cannot meet that payment schedule. JELF does not *require* that parents take on Parent Plus loans; however, there will be times that parents have to take out a Parent Plus or other private loan to supplement their child's financial resource package if the gap between the student's expected costs and financial resources available is too large for JELF to cover without one.

HOW LARGE A LOAN CAN I GET FROM JELF?

That depends how much your schooling — including tuition, room and board, fees, and transportation — will cost and how much you have in financial resources. JELF subtracts your total financial resources (all scholarships, grants, government and other loans, what you and your parents are contributing) from the total costs of attending school to determine your JELF loan need. Loans can range from \$500 to \$6000, depending on the extent of students' demonstrated need and available funds JELF has to distribute.

WHAT KIND OF EXPENSES DOES JELF CONSIDER TO DETERMINE POTENTIAL LOAN NEED?

JELF takes into account the cost of tuition and fees (but *not* social fees, such as fees for sororities and fraternities), books and supplies, room and board, transportation, and limited personal expenses (which are budgeted at \$125 per month).

SHOULD I APPLY TO JELF AS A *DEPENDENT* OR AS AN *INDEPENDENT* STUDENT?

A *dependent* student is one who is under age 25 and is claimed on his or her parents' income tax form(s). For example, you are *dependent* for the 2019-2020 school year if (one or both of) your parents claimed you on their 2018 income tax return. An *independent* student is one who is over 25 or, if under 25, is not claimed on his or parents' income tax form(s) and receives no support from them. If you are under 25 and state that you are an independent student, JELF will require that you submit your parents' current year tax returns for verification.

DOES JELF REQUIRE CO-SIGNERS FOR ITS LOANS?

Yes, JELF **requires co-signers for ALL of its loans, regardless of whether the student is dependent or independent.** The co-signer is usually one or both parents, a legal guardian, or relative. The co-signer of the loan is legally responsible for its repayment if the loan recipient defaults. JELF reserves the right to request a second co-signer. JELF also reserves the right to contact co-

signers, require tax returns for proof of income, and run credit checks on co-signers, with their permission.

WHO WILL KNOW THAT I HAVE APPLIED FOR A LOAN?

Only the local JELF administrator in your home community (usually a social or community worker at your local Jewish social services agency, such as a Jewish Family Services) and/or the appropriate staff at the JELF's Atlanta office will know that you have applied for a loan. We are sensitive to the issues that cause people to seek financial assistance and therefore ensure your privacy by assigning you a code number when your application reaches the JELF office. We *never* disclose the names or sell lists of our loan applicants to outside parties.

IS IT POSSIBLE TO APPLY FOR JELF ASSISTANCE AND NOT TAKE THE LOAN IF A STUDENT ENDS UP WITH SUFFICIENT FINANCIAL RESOURCES?

Most of our applicants do not know their total financial resources when they initially fill out their JELF loan application - which is why JELF requires that every applicant also submit his or her school's financial aid award letter and costs of attendance. If you, your local JELF administrator or central office staff determine at some point along the way that you will have sufficient financial resources without JELF assistance, we will advise you and withdraw your application from consideration. You by no means have to take the JELF loan. And even if you find you have sufficient money to finance the current year, you can always re-apply for subsequent school years as needed.

DOES JELF ONLY GRANT LOANS?

JELF only grants loans in order to ensure that its loan program will be around to help other students for many more years. When the monies from the loans are repaid, they are "recycled" to help future students in need.

4-STEP APPLICATION PROCESS

JELF's loan program is administered in 22 partner communities throughout our 5-State Region (FL, GA, NC, SC and VA - excluding metro DC). JELF's central office is based in Atlanta (see *Local JELF Administrators* at end of this booklet.).

Both students who are applying for the first time and students who have previously received JELF loans are required to submit an application each year. *There are no automatic renewals for students who have received loans in the past.*

JELF has two loan seasons. The online application is open on the JELF website, jelf.org at these times:

- **March 1 – April 30** = covers assistance for the following fall, winter/spring, and — if full time — summer terms;
- **September 1 – 30** = covers assistance for the following winter/spring and/or summer terms only.

STEP ONE: Complete application and schedule personal interview. (Please note that a personal interview is required for all loan applicants and their co-signers.)

When the online application is available on the website, log in to register and create an account. At some point during completion of the application, contact the local JELF administrator (LJA) in your home community to schedule your personal interview. If you do not live within one of JELF's 22 partner communities, contact JELF central office.

STEP TWO: Submit application and initial supporting documents.

(Note: See section of this booklet titled *2019 Important Dates for JELF Loan Applicants* for important dates for both loan cycles. Although the process to apply is the same each time, the dates provided in the following steps apply only to applications submitted in the spring.)

Fill out the online application *completely* and click 'submit' by the application deadline, **April 30**. In addition to your application, you must also submit a number of required *supporting documents*, either by uploading directly to your account on the JELF application site (preferable), e-mail, fax, mail or in person. The required supporting documents due at the same time as the application include:

- If *not currently* a student, final transcript from the school last attended.
- School acceptance letter if an entering student.

- Parents' current year 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 current year tax return and schedules (if filed) and W-2 or 1099 (if worked).*
- Spouse's current year tax return and schedules and W-2 or 1099 (if married).*
- The Student Aid Report (SAR) received after filing 2019 FAFSA.

*If extension filed for current year taxes, then submit current year tax extension form, last year's taxes and current year W-2s or 1099s.

STEP THREE: Attend personal interview.

Along with your designated co-signer(s), attend a personal interview with your local JELF administrator. (If you live in a JELF state but not within a partner community, interviews may be done by central office staff via phone or skype.)

STEP FOUR: Submit final supporting documents to JELF central office.

After you have electronically submitted your online application and uploaded initial required supporting documents and have had a personal interview with your LJA, the LJA will complete his or her part of the application process and then forward it to JELF's central office (Atlanta).

A JELF central office staff person will then contact you by e-mail with a list of the documents still needed to complete your application. The additional documents, due to JELF's central office by **June 15**, include (but are not limited to):

- If *currently* a student, the final transcript for the most recently completed school year.
- Financial aid award letter 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.

Your application will be considered incomplete without these additional required documents. It is *your* responsibility, not the responsibility of your LJA or JELF, to ensure your application is complete. **JELF will not consider incomplete applications for funding.**

NOTIFICATION AND FUNDING

In July (for spring application cycle) and in November (for fall application cycle), members of JELF's Loan Review Committees will review and evaluate all the applicant summary forms. During these sessions, the committees determine which applicants will be provided loans and for how much. **While JELF would like to fully fund all qualified applicants, this is not always possible.**

In the days immediately following the Loan Review sessions, JELF's central office will contact you via email to let you know if you were granted a loan and for how much.

If you are granted a loan, you will receive half the loan amount in early August and half in December. Students who apply in September will receive one check for the full granted amount in December. You and your co-signer(s) must fill out and sign a promissory note (which will be witnessed by your LJA or a notary). You and your co-signer(s) will need to provide a copy of a photo ID.

As soon as your promissory note is fully executed, you will receive your loan check from your LJA or it will be mailed to you at your home address. To obtain your December loan check, you must also submit your fall grades to demonstrate that you are in good academic standing with a minimum cumulative GPA of 2.0.

Each time you receive a JELF loan check, your (cumulative) signed promissory note will be sent to the central office by your LJA to become part of your file. JELF central office will in turn email a secured copy of it to you and your co-signer(s).

REPAYMENT

WHEN DOES REPAYMENT BEGIN?

Repayment begins approximately six months after either graduation or after you have terminated your course of study. For example, if you graduate in May or June, your first payment will be due January 1 of the following year. For medical students, repayment begins 6 months after graduation from medical school. JELF does not fund residencies.

HOW WILL I KNOW WHEN IT IS TIME TO BEGIN REPAYMENT?

Three months after graduation you will receive an email from JELF containing repayment procedures and ACH instructions. About two weeks before your first payment is due, you will receive a bill from JELF. For example, if your first payment is due January 1, a bill will be sent to you on the previous December 15. Bills are sent on the 15th of each month for payment on the first of the following month.

HOW LONG CAN I TAKE TO REPAY?

The repayment period is eight years.

HOW MUCH WILL I PAY EACH MONTH?

JELF's repayment program is graduated so that in your first years after graduation, when your income is likely to be at its smallest, you will make the smallest payments.

In years 1 and 2 of repayment, you will repay 5% of the total amount borrowed. In years 3 and 4, you will repay 10% each year of the total borrowed amount. In years 5 and 6, you will repay 15% each year of the total borrowed amount; and in years 7 and 8, you will repay 20% of the total borrowed amount each year.

You are always welcome to accelerate your repayment as much as you would like. By doing so, you will allow JELF to help even more students in need.

There is no penalty for paying off a loan early.

WHAT SHOULD I DO IF I CANNOT MAKE THE MONTHLY PAYMENT?

Contact us immediately, before your loan becomes past due! We will try to work with you to determine a possible solution.

WHAT HAPPENS WHEN MY LOAN IS PAID OFF?

You will receive your final promissory note stamped “Paid in Full” and will join the ranks of JELF’s Alumni!

It is our hope that one day you will continue to pay it forward to help other deserving students like yourself. We will invite you to join our “**Full Circle Society**”, a giving society of individuals who, just like you, received JELF loans, paid them off in full -- and are now in a position to donate to JELF and help future generations.

DEFERMENT

Deferment, the postponement of loan repayment, is an agreement made between the loan recipient and JELF's central office in which the loan recipient is allowed to delay repayment for a specified period of time. *The decision to grant deferment is at the sole discretion of JELF's central office.*

If a student is continuing or resuming his or her education with or without further assistance from JELF and is enrolled as a full time student, he or she may be considered for deferment during the period that s/he is enrolled in school. Proof of full-time enrollment is required.

To be considered for deferment, the loan recipient must contact JELF's central office. He or she will be asked to put the request for deferment in writing.

2019 IMPORTANT DATES FOR JELF LOAN APPLICANTS

Application open dates March 1 - April 30: for assistance fall 2019; winter/spring 2020; summer 2020

OCTOBER 1, 2018	Opening date for filing FAFSA for 2019-2020 school year
MARCH 1, 2019	Opening date for JELF loan application on www.jelf.org
APRIL 30, 2019	Deadline for submitting JELF loan application and initial supporting documents
JUNE 15, 2019	Deadline for submitting final supporting documents to JELF Central Office
JULY 16 - 24, 2019	JELF Loan Review Committees meet to make final granting decisions on student loan requests
JULY 25 & 26, 2019	Students and local JELF administrators notified of Loan Committee's decisions
AUGUST 5, 2019	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 released
DECEMBER 5, 2019	Promissory notes, loan checks for spring/summer sent no later than this date to local JELF administrators; promissory note must be executed by student and co-signer(s) and fall grades submitted to LJA before check released

Application open dates September 1 - September 30: for assistance winter/spring 2020 &/or summer 2020 terms only (available only for students not previously funded by JELF for these semesters)

SEPTEMBER 1, 2019	Opening date for Fall JELF loan application jelf.org
SEPTEMBER 30, 2019	Applicant deadline for submitting Fall JELF loan application for assistance for spring and/or summer 2020 terms only
OCTOBER 21, 2019	Applicant deadline for submitting ALL supporting documents
NOVEMBER 14, 2019	JELF Loan Review Committee meets to make final granting decisions on student loan requests for spring &/or summer 2020 terms only
NOVEMBER 15, 2019	Students and local JELF administrators notified of Loan Committee's decisions
DECEMBER 5, 2019	Promissory notes, loan checks for spring/summer 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 released

LOCAL JELF ADMINISTRATORS

FLORIDA

Gulf Coast JFCS

Ms. Gail Allen
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David Posnack JCC

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Jacksonville JFCS

Ms. Renie Levin
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rlevin@jfcsjax.org

Jewish Community Services of S. Florida (Miami-Dade County residents only)

Ms. Laurie Turner
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Jewish Family & Children's Service of Palm Beach

*(Boynton Beach north to Jupiter,
Martin County & St. Lucie County
residents only)*

Ms. Olivia Tartakow
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The Roth Family JCC of Greater Orlando (Orange and Seminole County residents only)

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Ruth and Norman Rales JFS (Boca Raton, Delray Beach and Highland Beach residents only)

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