



### **Our Mission:**

JELF (Jewish Educational Loan Fund) provides interest-free loans for Jewish students in need to meet their post-high school, educational goals. All undergrad, graduate, vocational and/or technical school students can apply.

### **You Qualify If You:**

- Are from FL, GA, SC, NC, or VA
- Are enrolled full-time in a degree or certificate program
- Are a U.S. citizen or lawful immigrant
- Have a demonstrated need
- Have a co-signer for their loan
- Get federal loans or other financial aid

Applicants should visit [www.JELF.org/loans/app](http://www.JELF.org/loans/app) to start the process. By entering their email for more information and reminders, we can make sure students are notified of when our applications open. We accept applications March 1-April 30 for the full academic year and September 1-30 for spring and/or summer semester only.

### **How and When:**

JELF's interest-free loans serve as "last dollar" loans, meaning that JELF requires students to assemble all of the financial aid that they are eligible for before they apply for JELF funding. As a result, JELF often assists with living expenses, including housing, meals, books and/or transportation. JELF conducts a semi-annual Loan Review process, during which each JELF applicant is screened anonymously in order to make tough funding decisions.

### **Recent Statistics:**

In 2018, JELF granted \$1,011,266 to 279 students in need. South Florida is the largest Jewish community served by JELF and Atlanta is the second largest, followed by Greensboro, Charlotte and Richmond. JELF currently has \$6 million loaned to students. In the past 10 years alone, the organization has granted 2000+ loans totaling nearly \$7 million throughout the five-state region.

For 10+ years JELF is proud to boast a 99% loan repayment rate, as well as a dedicated cohort of alumni donors.

### **For More Info:**

4549 Chamblee Dunwoody Road  
Atlanta, GA 30338  
[jelf.org](http://jelf.org), 770-396-3080

Jenna Leopold Shulman, CEO [jshulman@jelf.org](mailto:jshulman@jelf.org)  
Cathy Miller, COO [cmiller@jelf.org](mailto:cmiller@jelf.org)

Josh Schaier, Director of Development, [jschaier@jelf.org](mailto:jschaier@jelf.org)  
David Cohen, Director of Marketing, [dcohen@jelf.org](mailto:dcohen@jelf.org)