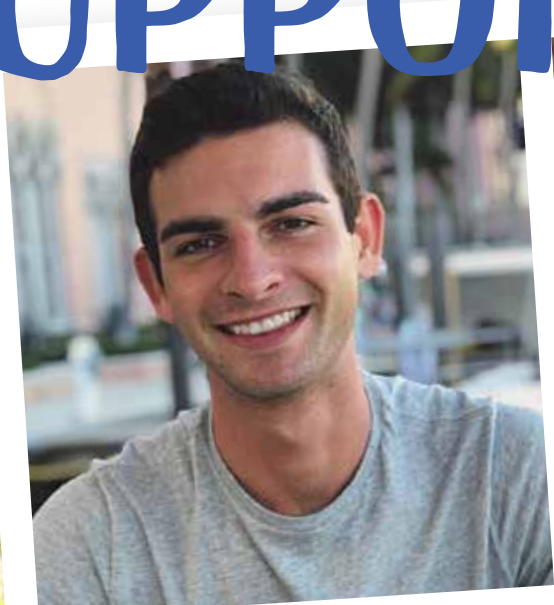
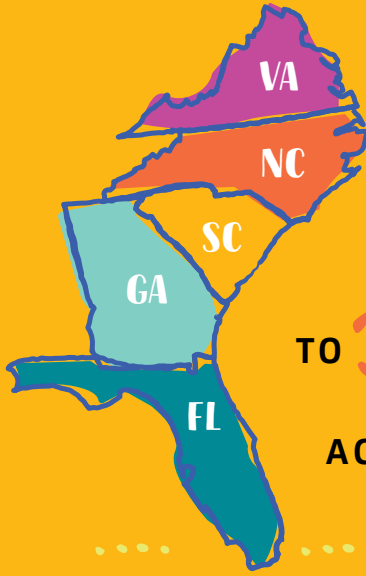


# STEADFAST IN PROVIDING *Student* SUPPORT



Interest-free Loans *for* Higher Education

ANNUAL  
*Report*  
2021



JELF PROVIDES INTEREST-FREE,  
LAST DOLLAR LOANS FOR HIGHER ED  
TO *Jewish* STUDENTS IN *Need*  
ACROSS A FIVE-STATE REGION.

## ACCEPTING APPLICATIONS

**JAN 2**  
THROUGH  
**MAY 1**



**AUG 1**  
THROUGH  
**SEPT 30**

**MORE  
INFO**

HOW  
STUDENTS  
CAN APPLY.

[jelf.org/app](http://jelf.org/app)



[jelf.org/share](http://jelf.org/share)



**SPREAD  
THE  
WORD**

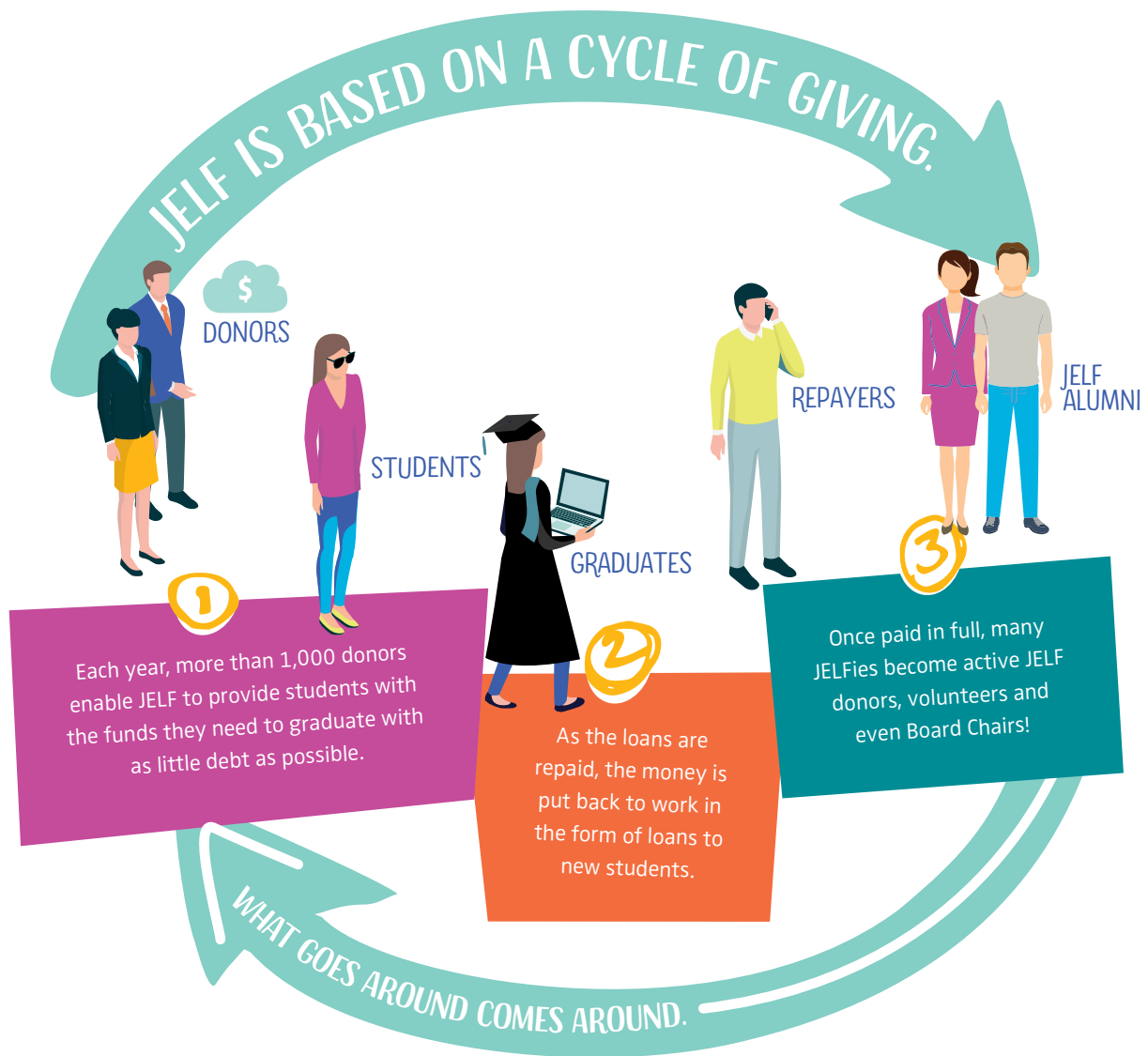
Want to share info about  
JELF's no interest loans  
with your community?  
Request materials, find info  
for newsletters and more!

[jelf.org/give](http://jelf.org/give)



**DONATE**  
IMPACT  
A STUDENT'S  
LIFE.

# Jelf DELIVERS RESULTS BASED ON A CYCLE OF GIVING



Over the life of a \$5,000 loan, the average student will spend \$2,750 in interest. With JELF, 0% interest means **SAVINGS for LIFE!**



## In the midst of a relentless pandemic, JELF provided a record amount of loans!

During the past couple of years, the impact of the pandemic has reverberated throughout our society in dramatic ways, including in higher education. But even as U.S. colleges enrolled one million fewer undergrads in fall 2021 and students faced unprecedented disruptions in the classroom and beyond, the demand for JELF's loans remained strong.

In 2021 JELF filled the gaps in education funding for 398 students. When surveyed, many of our student borrowers reported that they remain committed to their educational goals and were not going to let the pandemic divert them from their plans. Knowing the incredible tenacity of the students JELF supports, we were not surprised by their unwavering focus. But we were challenged to keep up with their need for loans!

As JELF has done throughout its history, we rose to the occasion, lending a record \$1,800,797 in 2021, a 21% year over year increase. We did this because our generous donors were there for these students, and our repayers, despite extraordinary financial pressures, continued to make their payments. We are proud that throughout this period, we also continued to maintain a 99% repayment rate.

During 2021, JELF also commemorated the Shmita year, the culmination of the seven-year Sabbatical cycle described in the Torah more than 3,300 years ago. While Shmita observance has many dimensions, not surprisingly the commandment to forgive loans of fellow Jews caught our attention and inspired us to raise over \$300,000 specifically for loan forgiveness. See page 12 for more on this special initiative.

We hope that you enjoy learning more about JELF in the pages of our 2021 Annual Report, and thank you for any part you played in helping us to fulfill our mission of serving Jewish students in need.

*Jenna Shulman*

**JENNA LEOPOLD SHULMAN**  
Chief Executive Officer

*Robert G. Rickles*

**ROBERT G. RICKLES**  
Board Chair

## PAST BOARD CHAIRS

### HEBREW ORPHANS' HOME / ASYLUM

1889 - 1948

- 1889 Simon Wolf\*
- 1914 Joseph Hirsch\*
- 1915 Victor Kriegshaber\*
- 1935 Armand May\*

### JEWISH CHILDREN'S SERVICE

1948 - 1989

- 1957 Albert Mayer\*
- 1959 Joseph Haas\*
- 1962 Irving Goldstein, D.D.S.\*
- 1965 Al Garber\*
- 1967 Max Cuba\*
- 1970 Herbert Ringel\*
- 1973 Abe Goldstein\*
- 1975 William Rottersman, M.D.\*
- 1979 Joseph Patterson, M.D.\*
- 1981 Nanette Wenger, M.D.
- 1984 Marvin Botnick\*
- 1987 Arthur Falek, Ph.D.\*

### JEWISH EDUCATIONAL LOAN FUND

1989 - PRESENT

- 1989 Beryl Weiner\*
- 1991 Stephen Garber, Ph.D.
- 1993 Paul Hirsch, Ph.D.
- 1995 Nancy Abrams
- 1997 Bea Hirsch Feiman
- 1999 Judy D. Wolman, Ph.D.
- 2001 Albert (Hank) Greenstone\*
- 2003 Marianne Daniels Garber, Ph.D.
- 2005 Ned Montag
- 2007 Rob Smulian
- 2010 Jeff Alperin
- 2012 Ed Hyken
- 2014 Rob Rickles
- 2016 Marianne Daniels Garber, Ph.D.
- 2018 Stan Lowenstein
- 2020 Jane Aronoff

\*OF BLESSED MEMORY

## Number of JELF Recipients

**82% INCREASE**

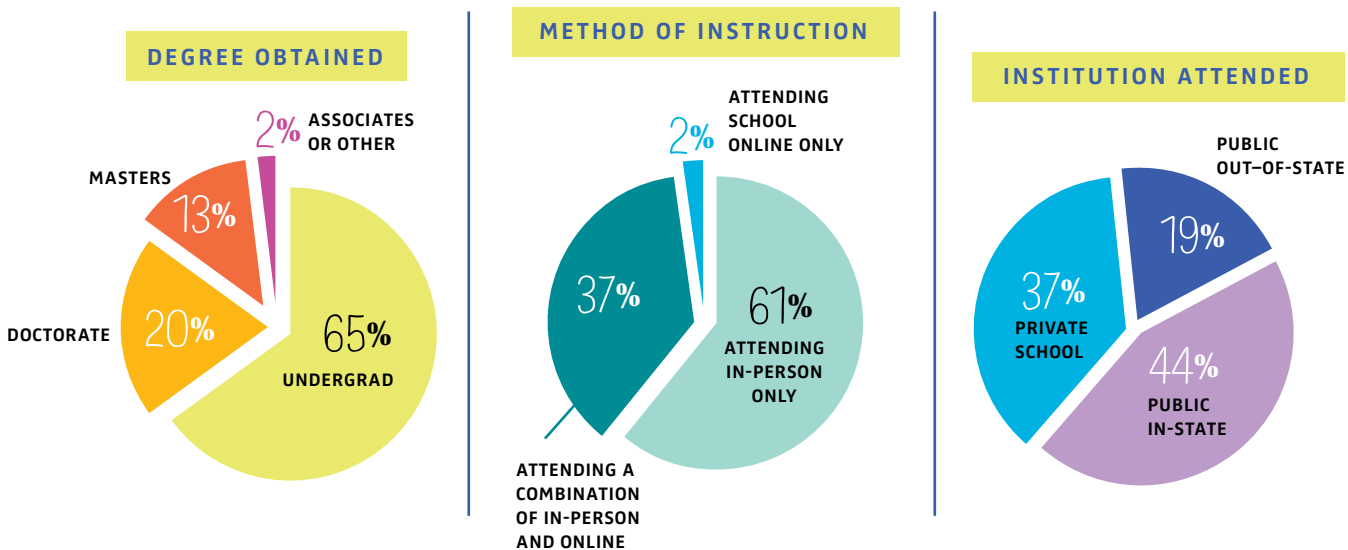
TOTALS	2015	2016	2017	2018	2019	2020	2021
	219	220	273	280	296	394	398

## JELF Dollars Loaned

**107% INCREASE**

TOTALS	2015	2016	2017	2018	2019	2020	2021
	\$750,118	\$800,000	\$1,000,046	\$1,011,266	\$1,278,194	\$1,556,497	\$1,880,797

# 2021 STUDENT DEMOGRAPHICS



The annual rate of **inflation in the U.S. hit 6.2% in 2021**, the highest in more than three decades. College students did not escape the financial impact of higher prices.

**48%** OF JELF STUDENTS COME FROM FAMILIES EARNING LESS THAN \$60,000 PER YEAR

# JELF Loans Awarded by Community

JELF WAS ABLE TO FUND 77% OF THE NEED

COMMUNITY	2019		2020		2021			
	# STUDENTS	\$ LOANED	# STUDENTS	\$ LOANED	# STUDENTS	NEED	\$ LOANED	
<b>TOTALS</b>	<b>296</b>	<b>\$1,278,194</b>	<b>394</b>	<b>\$1,556,497</b>	<b>398</b>	<b>\$2,443,324</b>	<b>\$1,880,797</b>	
FLORIDA	BOCA-S. PALM BEACH	25	\$108,624	36	\$142,466	44	\$260,140	\$204,539
	BROWARD	28	\$137,334	45	\$194,854	43	\$261,211	\$204,843
	GAINESVILLE			1	\$4,500	1	\$7,397	\$6,000
	GULF COAST	5	\$20,818	6	\$21,700	3	\$19,600	\$13,124
	JACKSONVILLE	11	\$45,244	11	\$44,072	12	\$75,804	\$61,058
	MIAMI	23	\$115,742	34	\$149,394	26	\$161,544	\$129,722
	NAPLES			1	\$4,000	1	\$4,287	\$4,287
	ORLANDO	4	\$14,500	11	\$32,234	8	\$41,266	\$32,006
	PALM BEACH	12	\$54,752	16	\$68,286	15	\$92,983	\$74,011
	SARASOTA-MANATEE	2	\$9,686	4	\$21,234	5	\$27,529	\$26,565
	TALLAHASSEE					3	\$21,852	\$18,510
	TAMPA	6	\$18,436	13	\$50,446	16	\$104,486	\$88,248
GEORGIA	ATLANTA	85	\$353,560	103	\$410,045	121	\$756,765	\$565,444
	AUGUSTA	4	\$17,236	4	\$19,818	3	\$17,950	\$13,800
	SAVANNAH	2	\$5,248	2	\$7,196	1	\$7,418	\$7,418
NORTH CAROLINA	ASHEVILLE	4	\$17,464	3	\$10,200	4	\$20,221	\$13,500
	CHARLOTTE	16	\$66,050	19	\$68,450	17	\$100,928	\$74,626
	DURHAM-CHAPEL HILL	3	\$14,640	5	\$19,250	6	\$40,248	\$34,840
	GREENSBORO	10	\$44,408	15	\$45,944	14	\$86,405	\$63,240
	RALEIGH	22	\$96,320	26	\$81,138	21	\$120,923	\$81,050
SOUTH CAROLINA	CHARLESTON	9	\$38,426	9	\$34,500	9	\$55,300	\$40,730
	COLUMBIA	2	\$5,646	1	\$4,000	4	\$23,401	\$18,000
VIRGINIA	RICHMOND	7	\$27,162	5	\$20,000	8	\$57,235	\$45,094
	ROANOKE			5	\$26,666	2	\$10,256	\$10,174
	TIDEWATER	4	\$19,120	6	\$24,946	6	\$37,606	\$27,518
OTHER COMMUNITIES*	8	\$32,950	10	\$38,200	5	\$30,569	\$22,450	

\*Includes students who reside in the five-state region but not in one of the above partner communities.

# 2021 JELF BY THE NUMBERS

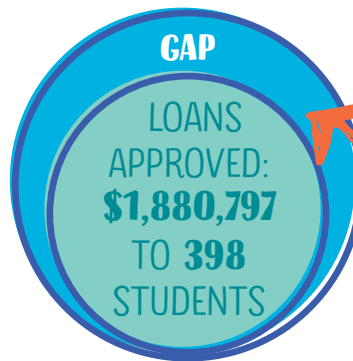
JELF currently has

**\$7.7 MILLION** in outstanding loans to **1,124 STUDENTS**.

**548** are still in school; **576** are currently repaying their loans.

## 2021 LOAN OVERVIEW

JELF had an **21% increase** in dollars loaned over 2020.

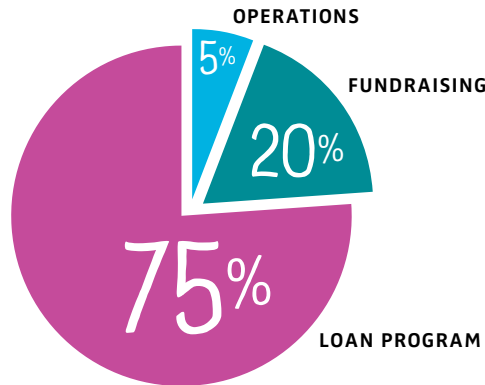


TOTAL AMOUNT NEEDED BY ALL STUDENTS **\$2,443,324**

JELF WAS UNABLE TO FUND THE REMAINING GAP OF **\$562,527**

## PUTTING OUR DOLLARS TO WORK

**\$1.06 MILLION** TOTAL COST TO SUPPORT OUR STUDENTS



## FINANCIAL RESOURCES



**\$744,000** STUDENT LOAN REPAYMENTS

**\$1.5 MILLION RAISED** from non-restricted donor contributions

**\$5,000,738** JELF'S INVESTMENT FUND as of 12/31/21



# LOCAL JELF ADMINISTRATORS

JELF partners with **25** Jewish agencies to administer our loan program at the local level. Each applicant participates in a personal interview, allowing JELF to learn more about the family's situation.

	Ruth & Norman Rales Jewish Family Services, Inc. <b>SOUTH PALM BEACH, FL</b>	Jaclyn Tureff		Augusta Jewish Federation <b>AUGUSTA, GA</b>	Cathy Fishman
	JELF (Jewish Educational Loan Fund) <b>BROWARD, FL</b>	Maya Harvey Megan Hershenson Bari Goldberg		Savannah Jewish Federation <b>SAVANNAH, GA</b>	Adam Solender
	Jewish Council of North Central Florida <b>GAINESVILLE, FL</b>	Virginia Brisette Hirshik		Jewish Family Services of Western North Carolina <b>ASHEVILLE, NC</b>	Carrie McGuire
	Gulf Coast Jewish Family & Community Services, Inc. <b>GULF COAST, FL</b>	Gail Allen		Jewish Family Services of Greater Charlotte, Inc. <b>CHARLOTTE, NC</b>	Sara Scheibner Julia Dalli
	Jacksonville Jewish Family & Community Services <b>JACKSONVILLE, FL</b>	Hilary Bettman		Jewish For Good <b>DURHAM - CHAPEL HILL, NC</b>	Jenny Schwartz
	Jewish Community Services of South Florida <b>MIAMI, FL</b>	Laurie Turner		Greensboro Jewish Family Services <b>GREENSBORO, NC</b>	Betsy Gamborg Jenny Schultz
	Jewish Federation of Greater Naples <b>NAPLES, FL</b>	Renee Bialek		Raleigh - Cary Jewish Family Services <b>RALEIGH, NC</b>	Lauren Primato
	Alpert Jewish Family & Children's Service of Palm Beach County <b>N. PALM BEACH, FL</b>	Olivia Tartakow		Chabad of Wilmington <b>WILMINGTON, NC</b>	Rabbi Moshe Lieblich
	The Roth Family Jewish Community Center of Greater Orlando <b>ORLANDO, FL</b>	Lisa Wayne		Jewish Family Services of Greater Charleston <b>CHARLESTON, SC</b>	Sara Charnoff Tick
	Pensacola Jewish Federation <b>PENSACOLA, FL</b>	Rabbi Joel Fleekop, Temple Beth El		Columbia Jewish Family Services <b>COLUMBIA, SC</b>	Laney Cohen
	The Jewish Federation of Sarasota-Manatee <b>SARASOTA, FL</b>	Jessi Sheslow		Jewish Family Services <b>RICHMOND, VA</b>	Christine DeMaioribus
	Temple Israel <b>TALLAHASSEE, FL</b>	Rabbi Michael Shields		Roanoke Jewish Federation <b>ROANOKE, VA</b>	Court Rosen
	Tampa Jewish Family Services <b>TAMPA, FL</b>	Bev Tannenbaum		Jewish Family Service of Tidewater <b>TIDEWATER, VA</b>	Michelle Walter
	JELF (Jewish Educational Loan Fund) <b>ATLANTA, GA</b> Shira Blate Bobbie Griff	Jennie Medeiros Melissa Perlmutter Suzanne Prado			

Additional contact information can be found at [jelf.org/mylocaljelf](http://jelf.org/mylocaljelf)





Statue of Gwen and Jules Knapp at the Gwen and Jules Knapp Center for Biomedical Discovery in Chicago



# JULES & GWEN KNAPP A LEGACY OF TZEDAKAH

In 2021, JELF was honored to receive a very generous bequest from philanthropists Jules and Gwen Knapp, of blessed memory. The Knapps' history of transformational giving has extended to significant support in the fields of biological sciences, lupus and immunology as well as a variety of educational and Jewish causes in the Chicago area and beyond.

From the age of 10, Jules Knapp worked, delivering newspapers and groceries, stocking shelves and selling shoes. After attending the University of Illinois, he served in the Army during the Korean War. His post-Army job selling paintbrushes, however, became a turning point. In 1962, Jules and his brother Fred founded United Coatings, Inc., a paint company. It became the largest private-label paint manufacturer in the U.S. After a merger, their

company was purchased in 1996 by Sherwin Williams. Next, he purchased steel-door maker Grisham Manufacturing in 2000, selling it in 2014.

The Knapps lived the Jewish value of Tikkun Olam – repairing the world. Through tzedakah (giving to help others), and hands-on efforts, they each made an incredible impact, which continues to this day. A force of her own in the charitable world, Gwen established and led many charitable organizations, including the Lupus Foundation of Illinois. Married for over 63 years, the Knapps had four daughters, two of whom survive them.

With this special contribution from the Knapps' legacy, JELF is honored to continue helping deserving Jewish students pursue their degrees with significantly less debt.



“JELF has made me feel more in control of my life during a financially difficult time. Going into thousands of dollars of debt to pursue the education you have always dreamed of pursuing is a difficult step in life. JELF's kindness has made me feel supported by the Jewish community and given me some peace of mind while dealing with the financial aspect of my future.”

LARISA KOYEN • UNIVERSITY OF NORTH CAROLINA AT CHAPEL HILL • CURRENT PHARMD STUDENT

# SPONSOR A STUDENT *donors*

Thank you to the following donors whose commitment to JELF provides students with interest-free loans for four consecutive years:

## SCHOLARS LEVEL: \$40,000 (\$10,000/YEAR)

Jane and Craig Aronoff  
Vicki and Gerry Benjamin

Sheryl Blechner  
Mark Coan

Ann and Jay Davis  
Michele and David Hirsch

Rachel and Ian Weiner

## MASTERS LEVEL: \$20,000 (\$5,000/YEAR)

Jane and Craig Aronoff  
Cherie and Gary Aviv  
Susan and Brian Banner  
Cindy and Bruce Becker  
Paul Benamy  
Lynne Borsuk and Robert Smulian  
Ann and Jay Davis

Stephanie and Barry Gang  
Heidi and David Geller  
Ginsburg Family Foundation  
The Helen Marie Stern Fund  
Hope and Craig Kaufman  
Eydie and Steve Koonin  
Jennifer and Ross M. Levin

Risa and David Miller  
Ruth and Mark Rosenberg  
Anna and Craig Savage  
The Phyllis and Stanley Shavitz Family Fund  
Phyllis Shavitz  
Steve Shavitz  
Kathy and David Siegel

Linda and Mark Silberman  
Beth Starr  
Marilyn and Mickey Steinberg  
Alice and Tom Tisch  
Mitzi and Steve Waronker  
Dara and Mark Wassersug  
Judy and Kevin Wolman

## BACHELORS LEVEL: \$10,000 (\$2,500/YEAR)

Sheila and Dave Adelman  
Jane and Craig Aronoff  
Kimberly and Joel Babbit  
Karen and David Balser  
Lisa and Phil Baratz  
Marjorie and Barry Berg  
Mindy and Warren Binderman  
Joanne and Eddie Birnbrey  
Kathe and Morris Brown  
Michelle Cooper and Jeff Alperin  
Lori and Todd Edlin  
Lori and Jay Eisenberg  
Ina and Harold Enoch  
Jessica and Ori Epstein

Melanie and Ricky Fine  
Viki and Paul z'l Freeman  
Nancy and Ronnie Galanti  
Barbara and David Garber  
Elizabeth Goldberg and Scott Greenwald  
Abi and Andy Gross  
Marcia and Richard Jacobson  
Carole and Sidney Kirschner  
Julie and Danny Kleinman  
Mark Kopkin  
Liz and Phil Krieger  
Lynne and Steve Kushner  
Melanie and Lee Lipton

Jen and Stan Lowenstein  
Donna Maslia and Matthew Morton  
Andrea and Ned Montag  
Tracy and Glen Nadel  
Carolyn Oppenheimer  
Cara and Eitan Ovadia  
Ilana and Richard Peretz  
Alison Rand and Allan Zachariah  
Eva and Robert Ratonyi  
Ellen and Rob Rickles  
Andrea and Kevin Rubin  
Emilie and Arthur Samet  
The Seaman Foundation  
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Ira Steingold  
Luci and Stan Sunshine  
Dede and Bob Thompson  
William & Patricia Gorelick Family Foundation  
Bill Gorelick  
Gabrielle and Rael Gorelick  
Marcelle Gorelick  
Stacy and Todd Gorelick

BASED ON A SURVEY OF CURRENT RECIPIENTS, **94%** FEEL FIRMLY ATTACHED TO THEIR JEWISH IDENTITY.



Special thanks to the Jewish Federations that have generously supported JELF in 2021:

**CHARLESTON JEWISH FEDERATION**  
**COLUMBIA JEWISH FEDERATION**  
**GREATER MIAMI JEWISH FEDERATION**  
**GREENSBORO JEWISH FEDERATION**  
**JEWISH COMMUNITY FEDERATION OF RICHMOND**  
**JEWISH COUNCIL OF NORTH CENTRAL FLORIDA**  
**JEWISH FEDERATION AND FOUNDATION OF NORTHEAST FLORIDA**  
**JEWISH FEDERATION OF FLORIDA'S GULF COAST**  
**JEWISH FEDERATION OF GREATER ATLANTA**

**JEWISH FEDERATION OF GREATER CHARLOTTE**  
**JEWISH FEDERATION OF GREATER NAPLES**  
**JEWISH FEDERATION OF PALM BEACH COUNTY**  
**JEWISH FEDERATION OF RALEIGH-CARY**  
**JEWISH FEDERATION OF SARASOTA-MANATEE**  
**JEWISH FEDERATION OF S. PALM BEACH COUNTY**  
**JEWISH FOR GOOD – DURHAM, NC**  
**SAVANNAH JEWISH FEDERATION**  
**TAMPA JEWISH COMMUNITY CENTERS & FEDERATION**  
**UJA WILMINGTON**

Thank you! TO OUR DONORS

# 2021 JELF supporters

The following donors made contributions of over \$500 to JELF between January 1, 2021 and December 31, 2021.

FOR A COMPLETE LIST, VISIT [jelf.org/annualreport](http://jelf.org/annualreport).



## \$500,000+

The Jules and Gwen Knapp Family Foundation  
STUART, FL  
The Marcus Foundation, Inc. ATLANTA, GA

## \$100,000 - \$499,999

Eydie and Steve Koonin. ATLANTA, GA

## \$50,000 - \$99,999

Anonymous. ATLANTA, GA  
Jane and Craig Aronoff. MARIETTA, GA  
Andrea and Mike Leven. BOCA RATON, FL

## \$25,000 - \$49,999

Eliot J Garber Foundation, Inc. ATLANTA, GA  
Marilyn and Mickey Steinberg. ATLANTA, GA  
The Zalik Foundation Fund. ATLANTA, GA

## \$10,000 - \$24,999

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Lila and Doug Hertz. ATLANTA, GA  
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Judy Genshaft and Steven Greenbaum. TAMPA, FL  
Ginsburg Foundation. WINTER PARK, FL  
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Michele and David Hirsch. ATLANTA, GA  
Jewish Federation of Greater Atlanta. ATLANTA, GA  
Fredricka and Philip Kahn. ATLANTA, GA

Hope and Craig Kaufman. ATLANTA, GA  
Karen and Norman Leopold. AVENTURA, FL  
Norman Shulevitz Foundation. DELRAY BEACH, FL  
North Georgia Pain Clinic. CANTON, GA  
Robin and Marc Pollack. ATLANTA, GA  
Ruth and Mark Rosenberg. ATLANTA, GA  
Shirley Glass Charitable Lead Trust. ATLANTA, GA  
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Thalia and Michael C. Carlos Foundation, Inc.  
ATLANTA, GA  
Dede and Bob Thompson. ATLANTA, GA  
Rachel and Ian Weiner. DELRAY BEACH, FL

## \$5,000 - \$9,999

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SATELLITE BEACH, FL  
Anonymous. PALM BEACH GARDENS, FL  
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Blumenthal Foundation. CHARLOTTE, NC  
Lynne Borsuk and Robert Smulian. DECATUR, GA  
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The Celebrity Foundation, Inc. AVENTURA, FL  
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Lionel Kimerling. CONCORD, MA  
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Heidi and David Geller. ATLANTA, GA  
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Abi and Andy Gross. ATLANTA, GA  
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ATLANTA, GA  
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CHARLESTON, SC  
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Shauna and Steven Grosswald. ATLANTA, GA  
Jessica and Jeffrey Sacks. ATLANTA, GA  
Heather and Scott Neu. ATLANTA, GA  
Patty and Doug Reid Family Foundation, Inc.  
ATLANTA, GA  
Ilana and Richard Peretz. MARIETTA, GA  
The Robert Sillins Family Foundation, Inc.  
MIAMI BEACH, FL  
Emilie and Arthur Samet. GREENSBORO, NC  
The Phyllis and Stanley Shavitz Family Fund.  
GREENSBORO, NC  
Phyllis Shavitz. GREENSBORO, NC  
Steve Shavitz. GREENSBORO, NC  
The Shepard Broad Foundation, Inc. MIAMI, FL  
Judge Wendy Shoob and Walter Jospin. ATLANTA, GA  
Randie Siegel. ATLANTA, GA  
Linda and Mark Silberman. ATLANTA, GA  
Marcia Steinberg and Harvey Klehr. DECATUR, GA  
Alice and Tom Tisch. NEW YORK, NY  
UJA Wilmington. LELAND, NC  
Ronit Walker and Matt Bronfman. ATLANTA, GA  
Mitzi and Steve Waronker. MARIETTA, GA  
Dara and Mark Wassersug. ATLANTA, GA  
Weksler Charitable Trust. NEW YORK, NY  
Judy and Kevin Wolman. ATLANTA, GA  
The Zaban Foundation. ATLANTA, GA  
Carol and Larry Cooper. ATLANTA, GA  
Laura and Marshall Dinerman. ATLANTA, GA  
Sara and Robert Franco. ATLANTA, GA  
Judy Zaban and Lester Miller. ATLANTA, GA

## \$2,500 - \$4,999

Sheila and David Adelman. ATLANTA, GA  
Judith Alembik. ATLANTA, GA  
Ellen Arnovitz and Michael Plasker. ATLANTA, GA  
Jordan and Scott Arogeti. ATLANTA, GA  
Juliet Asher and Michael Golden. ATLANTA, GA  
Kimberly and Joel Babbit. ATLANTA, GA  
Karen and David Balsler. ATLANTA, GA  
Lisa and Phillip Baratz. FORT LAUDERDALE, FL

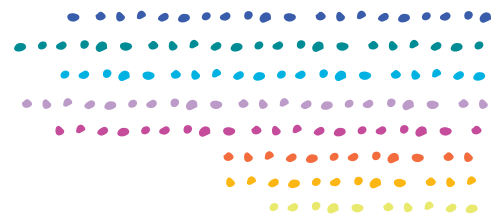


“ I got involved in JELF after learning about these students and their stories. You can't help but quickly come to the conclusion that someone has got to help them. JELF embodies the saying that if **you give a man a fish, you feed him for a day, but if you teach a man to fish you feed him for life.** My wife Marcia and I are so proud to be a part of this special organization.”

## RICHARD JACOBSON

2021 RECIPIENT OF THE STEVE & EYDIE KOONIN SERVICE AWARD

Thank you!



# 25% OF JELF STUDENTS ARE FIRST GENERATION AMERICANS.

Cindy and Bruce Becker. ATLANTA, GA  
 Marjorie and Barry Berg. PALM BEACH GARDENS, FL  
 Candy and Stephen Berman. ATLANTA, GA  
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# Shmita

[ shmee • tah ] \* שמיטה

Give  
A LOAN.  
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A LOAN.

Shmita, or "release", is the seventh year in the sabbatical cycle described in the Torah. Among other important commandments, Shmita observance has traditionally included debt forgiveness. As mentioned in Deuteronomy, at the end of the seventh year every creditor is called on to release the debt owed by their neighbor. At the start of the Shmita

year (5782), JELF began raising funds to forgive all or part of the JELF loan balances of borrowers facing difficult financial circumstances.

We are grateful to our two matching gift donors and all those individuals, families and sponsors for their role in the success of this special initiative.

Thank you to all of the donors who supported Shmita with a gift. For full list or to learn more, visit [jelf.org/forgive](http://jelf.org/forgive).



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