



from MIAMI



from ATLANTA



from RICHMOND

FREE OF
INTEREST
FULL OF
HOPE

Interest-free Loans *for* Higher Education

ANNUAL
Report
2022

0%
**INTEREST
LOANS**

**JELF PROVIDES INTEREST-FREE
LOANS TO JEWISH STUDENTS IN
NEED ACROSS A FIVE-STATE REGION.**



The cost of college has steadily increased over the last 30 years. At JELF, we continue to believe that money should never stand in the way of a student obtaining higher education.

We
trust
that you agree!

INTRODUCING...
**JELF'S NEW
WEBSITE!**



**WE INVITE
YOU TO
CHECK
IT OUT.**

jelf.org





Another year in the books. And what a year it was as JELF continued to support Jewish students facing ever-increasing costs for higher education!

We set our sights high in 2022, but with the help of hundreds of financial supporters and scores of volunteers, we were able to meet and exceed many of our goals. The details can be found in the pages of this Annual Report, but the biggest thing that stands out is that JELF was able to help 396 students along their educational journey, with \$1.9 million in 0% interest loans.

While we are proud of the incredible impact JELF continues to have on the lives of so many students and families, our excitement is tempered by knowing that we were not able to meet student demand. In fact, when all was said and done, a gap of more than \$500,000 remained.

But we are not deterred, because we believe in the generosity of the Jewish communities that we serve. When we tell the JELF story, support follows. So, as you review this Annual Report, please let us know if there are students, community influencers or potential donors who would benefit from knowing about JELF's mission. We'll be sure to follow up and continue to spread the word.

Thank you for your continued support of JELF and the students we serve.

Jenna Shulman
JENNA LEOPOLD SHULMAN
Chief Executive Officer

Robert G. Rickles
ROBERT G. RICKLES
Current 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
- 2009 Jeff Alperin
- 2011 Ed Hyken
- 2013 Rob Rickles
- 2015 Marianne Daniels Garber, Ph.D.
- 2017 Stan Lowenstein
- 2019 Jane Aronoff
- 2021 Rob Rickles

*OF BLESSED MEMORY

Number of JELF Loan Recipients

▲ 80% INCREASE

TOTALS	2016	2017	2018	2019	2020	2021	2022
	220	273	280	296	394	398	396

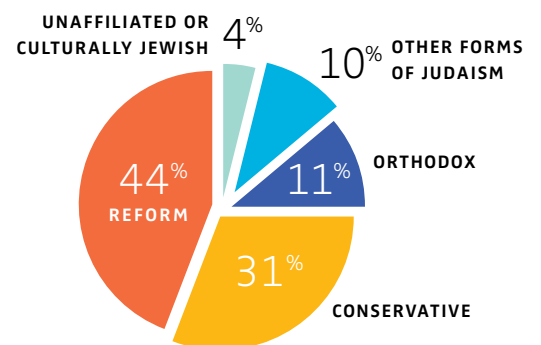
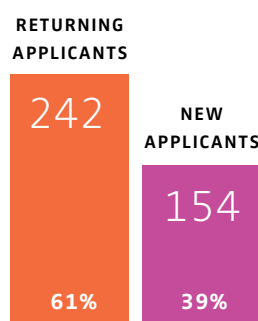
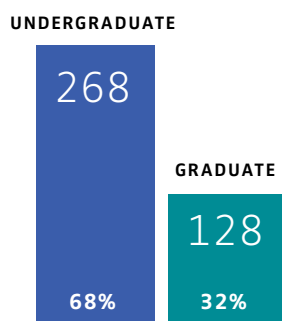
JELF Dollars Loaned

▲ 141% INCREASE

TOTALS	2016	2017	2018	2019	2020	2021	2022
	\$800,000	\$1,000,046	\$1,011,266	\$1,278,194	\$1,556,497	\$1,880,797	\$1,931,235

2022 LOAN RECIPIENT DEMOGRAPHICS

In 2022, JELF students attended 170 universities and degree-seeking programs, including undergraduate, graduate and technical colleges – and even all 8 Ivy League schools!



Religious Affiliation

JELF Loans Awarded by Community

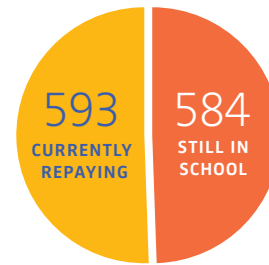
JELF WAS ABLE TO FUND 78% OF THE NEED.

COMMUNITY	2020		2021		2022			
	# STUDENTS	\$ LOANED	# STUDENTS	\$ LOANED	# STUDENTS	NEED	\$ LOANED	
TOTALS	394	\$1,556,497	398	\$1,880,797	396	\$2,491,380	\$1,931,235	
FLORIDA	BOCA-S. PALM BEACH	36	\$142,466	44	\$204,539	47	\$283,952	\$233,710
	BROWARD	45	\$194,854	43	\$204,843	40	\$282,367	\$224,086
	GAINESVILLE	1	\$4,500	1	\$6,000	1	\$7,470	\$7,470
	GULF COAST	6	\$21,700	3	\$13,124	-	-	-
	JACKSONVILLE	11	\$44,072	12	\$61,058	8	\$50,316	\$42,528
	MIAMI	34	\$149,394	26	\$129,722	29	\$191,728	\$153,868
	NAPLES	1	\$4,000	1	\$4,287	-	-	-
	ORLANDO	11	\$32,234	8	\$32,006	13	\$81,684	\$58,798
	PALM BEACH	16	\$68,286	15	\$74,011	16	\$98,149	\$71,363
	PENSACOLA					1	\$3,670	\$1,500
	SARASOTA-MANATEE	4	\$21,234	5	\$26,565	3	\$17,352	\$16,750
	TALLAHASSEE			3	\$18,510	1	\$6,206	\$5,000
	TAMPA	13	\$50,446	16	\$88,248	16	\$91,754	\$70,512
GEORGIA	ATLANTA	103	\$410,045	121	\$565,444	124	\$785,620	\$593,614
	AUGUSTA	4	\$19,818	3	\$13,800	3	\$21,672	\$17,500
	SAVANNAH	2	\$7,196	1	\$7,418	5	\$27,414	\$23,654
NORTH CAROLINA	ASHEVILLE	3	\$10,200	4	\$13,500	3	\$20,154	\$17,194
	CHARLOTTE	19	\$68,450	17	\$74,626	13	\$69,587	\$48,591
	DURHAM-CHAPEL HILL	5	\$19,250	6	\$34,840	10	\$63,975	\$50,171
	GREENSBORO	15	\$45,944	14	\$63,240	13	\$85,694	\$65,568
	RALEIGH	26	\$81,138	21	\$81,050	16	\$91,940	\$67,226
SOUTH CAROLINA	CHARLESTON	9	\$34,500	9	\$40,730	8	\$56,094	\$35,000
	COLUMBIA	1	\$4,000	4	\$18,000	4	\$27,180	\$23,628
VIRGINIA	RICHMOND	5	\$20,000	8	\$45,094	6	\$35,358	\$29,300
	ROANOKE	5	\$26,666	2	\$10,174	1	\$3,220	\$3,220
	TIDEWATER	6	\$24,946	6	\$27,518	8	\$48,741	\$39,043
OTHER COMMUNITIES*	10	\$38,200	5	\$22,450	7	\$39,083	\$31,941	

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

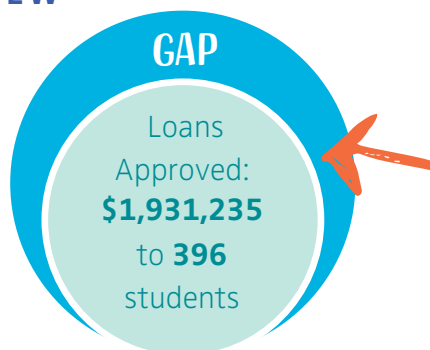
2022 JELF BY THE NUMBERS

JELF IS CURRENTLY MANAGING
AN OUTSTANDING LOAN PORTFOLIO
OF \$9.5 million TO 1,177 students.



2022 LOAN OVERVIEW

total amount
needed by
all students
\$2,491,380



JELF was unable to fund
the remaining gap
of \$560,145, or 22% of
the total student need.

DOLLARS AT WORK...

JELF
total cost to run JELF
\$1.14 million

STUDENTS
total savings in interest
\$610,000



FINANCIAL RESOURCES










student loan
repayments
\$728,844

\$1.73
million
raised
*from unrestricted
donor contributions*

JELF's
investment fund
\$4,364,209
as of 12/31/22

LOCAL JELF ADMINISTRATORS

JELF partners with **25** Jewish agencies* to administer its loan program at the local level. Each applicant participates in a personal interview, allowing JELF to better understand a family's financial challenges.

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

* Visit jelf.org/lja for a fully updated listing.



2022 Gatherings ATLANTA

JELF hosted several events throughout the year where we enjoyed reconnecting in person with some of our supporters!



Event host and Board Member Stacey Shapiro with Jessica Kalish and Sara Kogon



JELF Board Member, Past Board Chair and former recipient Ed Hyken, event sponsor Andy Siegel and former JELF recipient and active committee member Harold Berger



Dana and Dan Russotto with event host and former JELF recipient Phil Rubin



Barry Gang and Board Member Stephanie Gang



Board Chair Rob Rickles and Past Board Chair Stan Lowenstein



Executive Board Member Philip Kahn, event host Bob Kwatnez and Chief Development Officer Josh Schaier



Event host Susan Banner with Julie Levine and Ellen Rickles

Adrian and Ilene Grant and Board Member Cherie Aviv



Rene Sauerteig and Board Chair-Elect Emily Sauerteig, Executive Board Member Kevin Rubin and Andrea Rubin



Alexandra Roth and Board Member Ian Roth



Steven Eisenstein and JELF Director of Loan Program Sandra Bass

Mazel Tov!

2022 culminated with JELF's 146th Annual Meeting, spotlighting special award recipients.



Brian Banner, recipient of the Steve & Eydie Koonin Family Service Award, with Eydie Koonin, former Board Member



Sheila and David Adelman, recipients of the Steve & Eydie Koonin Family Service Award, with CEO Jenna Shulman



Jane Aronoff, Immediate Past Board Chair and recipient of the Garber Family Honor Roll Award, with Past Board Chair, Dr. Marianne Garber



JELF also celebrated the achievements of Project Coordinator and Administrative Assistant Jenifer Lieberbaum on her ten-year anniversary with the organization!

Thank you! TO OUR DONORS

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	Sheryl Blechner	Ann and Jay Davis	Rachel and Ian Weiner
Vicki and Gerry Benjamin	Mark Coan	Hope and Craig Kaufman	

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

Juliet Asher and Michael Golden	Stephanie and Barry Gang	Anna and Craig Savage	Randie Siegel
Cherie and Gary Aviv	Heidi and David Geller	The Seaman Foundation	Linda and Mark Silberman
Susan and Brian Banner	Ginsburg Family Foundation	The Phyllis and Stanley Shavitz Family Fund	Beth Starr
Lindsey and Justin Barry	The Helen Marie Stern Fund	Phyllis Shavitz	Marilyn and Mickey Steinberg
Cindy and Bruce Becker	Jennifer and Ross M. Levin	Steve Shavitz	Alice and Tom Tisch
Paul Benamy	Risa and David Miller	Judge Wendy Shoob and Walter Jospin	Mitzi and Steve Waronker
Lynne Borsuk and Robert Smulian	Ilana and Richard Peretz	Kathy and David Siegel	Dara and Mark Wassersug
Ann and Jay Davis	Ruth and Mark Rosenberg		Judy and Kevin Wolman

“ Our family is extremely committed to the mission of JELF! It is an act of *Tikkun Olam* for us to provide for the needs of our community's students to obtain a college education. This is why I am a JELF Board Member and why my family is proud to Sponsor a Student. **WARREN BINDERMAN** ”



jelf.org/give

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

Sheila and Dave Adelman	Ina and Harold Enoch	Melanie and Lee Lipton	Emily and Rene Sauerteig
Michelle Cooper and Jeff Alperin	Jessica and Ori Epstein	Jen and Stan Lowenstein	Jan and Craig Sher
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Lori and Jay Eisenberg	Liz and Phil Krieger	Andrea and Kevin Rubin	Marcelle Gorelick
	Lynne and Steve Kushner	Emilie and Arthur Samet	Stacy and Todd Gorelick



JELF is honored to have the support of the following Jewish Federations:

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 BROWARD COUNTY
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 S. PALM BEACH COUNTY
JEWISH FEDERATION OF SARASOTA-MANATEE
JEWISH FOR GOOD – DURHAM, NC
SAVANNAH JEWISH FEDERATION
TAMPA JEWISH COMMUNITY CENTERS & FEDERATION
UJA WILMINGTON
UNITED JEWISH FEDERATION OF TIDEWATER

2022 JELF

supporters

The following donors made contributions of \$500 or more to JELF between January 1, 2022 and December 31, 2022.

FOR A COMPLETE LIST, VISIT
jelf.org/annualreport.



\$100,000 - \$499,999

The Marcus Foundation, Inc. **ATLANTA, GA**
The Zalik Foundation Fund. **ATLANTA, GA**

\$50,000 - \$99,999

Jane and Craig Aronoff. **MARIETTA, GA**
Eydie and Steve Koonin. **ATLANTA, GA**
Andrea and Mike Leven. **BOCA RATON, FL**

\$25,000 - \$49,999

Eliot J Garber Foundation, Inc. **ATLANTA, GA**
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Sophie Einstein Loan Fund. **CHARLOTTE, NC**
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Thalia and Michael C. Carlos Foundation, Inc. **ATLANTA, GA**
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Tzedek Social Justice Fund. **ASHEVILLE, NC**
Rachel and Ian Weiner. **DELRAY BEACH, FL**

\$5,000 - \$9,999

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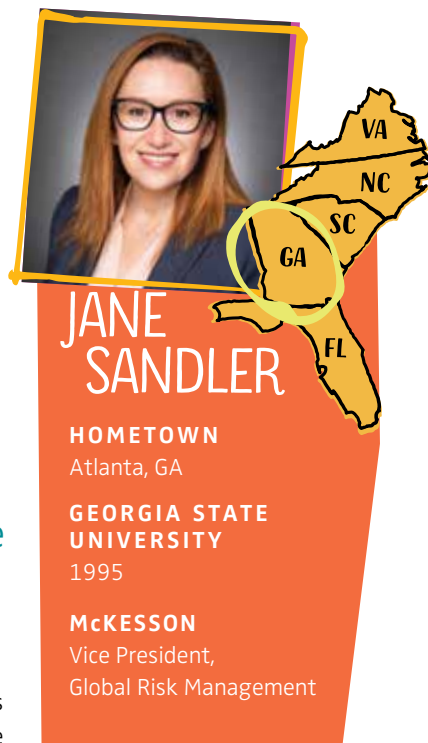
“JELF taught me early on about the value of resourcefulness in pursuing your dreams. With scholarships not fully covering my tuition and books, being offered a 0% interest loan at that stage in my life was a true gift – providing the **peace of mind to focus on my studies** without worrying about finances. Additionally, JELF gave me the confidence that my community is behind me, supporting me!”

AT 17 YEARS OLD, Jane lived in Atlanta with her family of six in a two-bedroom apartment on Buford Highway. They had recently fled the Ukraine with an allowed \$100 / family member. As refugees, Jane’s parents accepted minimum wage jobs and were not able to help with college. When the time came, Jane was provided a JELF interest-free loan to attend Georgia State University (GSU) where she studied Risk Management.

Today, Jane is a Vice President of Global Risk Management at McKesson, a global Fortune 500 company in the healthcare and technology space. In 2020, she was

inducted into the prestigious industry Risk Manager of the Year Honor Roll. In 2021 her team was recognized as Risk Management Team of the Year. She was awarded a Risk Science and Insurance Industry Leadership Award in 2016 by GSU, where she also serves on the Risk Management Foundation's Board of Trustees.

Jane first became involved in JELF in 2016 and has since attended events, joined JELF's Board and Alumni Committee and generously gives back each year. Jane lives in Atlanta with her husband and two children.



JANE SANDLER

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