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Jewish Educational Loan Fund (1988 – 2018)

Jewish Loan Funds Needy Students, circa 1988

Page 6A THE ATLANTA JEWISH TIMES June 10, 1988

SATs, money offer no guarantees

Colleges more selective as applicant pool grows

by Ellen Bernstein
Staff writer

The competition for college admission has grown keener in the past three years despite a declining birth rate, according to Mark Fisher, executive director and college guidance counselor at Jewish Vocational Services.

The University of Michigan, for example, rejected the lion's share of its 19,000 applicants to fill 4,500 freshman places this year. Duke received its second largest applicant pool in its history—14,400 candidates applying for 1,450 openings.

Fisher believes that students these days are applying to more colleges, thus decreasing their chances of being selected from the enlarged pool of applicants.

The news is a disappointment to Jewish students and parents, Fisher says, who want to see their children "maximize their potential" in the right college environment.

Fisher, who last year counseled 140 Jewish students on college selection, says that increased competition means that Jewish students could wind up in less optimal schools with fewer Jewish students.

"What happens to the Jewish student who doesn't get into the University of Georgia? Fisher asks. "Do they wind up at Georgia Southern and West Georgia which has 14 Jewish students?"

Most students first consider location, size, academic programs, financial aid, extracurricular activities and student body composition.

"When students think about college they think am I going to get in? How's the computer

science department? Is it too far from home? Can I afford it?"

"But can they also afford the degree of Jewishness on campus?" Fisher asks.

Jewish students who are concerned with Jewish life on campus, Fisher says, should look at the number of synagogues in the area, the Hillel program, Judaic courses given not necessarily as a major, study programs in Israel, and dating and social life on campus.

Although the most selective schools in the country have kosher kitchens for religious students, for a Jew who is a C student, there is virtually no school in the south that can accommodate him or her, Fisher says.

He adds that college planning ideally begins in a student's high school junior year.

With college tuition and room and board costs climbing to \$20,000 a year, Fisher helps many middle and low income parents determine their eligibility for financial aid and find student loan sources.

"In the upper income strata, \$16,000 a year can be paid without a problem," Fisher says. "But most Jewish people are in the middle income bracket. That's where the squeeze is."

The skyrocketing tuition costs mean that Jewish parents "will have to plan earlier," Fisher conducts seminars for parents at synagogues on financial planning.

Fisher warns that even the most competitive schools don't award financial aid based on merit alone. "All the SAT scores and high grades won't help you if the need's not there."



Fisher



Lainoff

"In the upper income strata, \$16,000 a year can be paid without a problem. But most Jewish people are in the middle income bracket. That's where the squeeze is."

—Mark Fisher

Jewish loan fund aids needy students

by Ellen Bernstein
Staff writer

The name has changed, but the organization still wears the same hat—a mortarboard.

The graduation cap logo that emblazons the Jewish Children's Service name will now more fittingly signify the Jewish Educational Loan Fund (JELF), the new official name of the student loan organization.

The Southeast regional division of the organization got its name from the Atlanta Jewish Children's orphanage it subsidized during the '30s.

Since 1961, the organization, servicing 18 southern cities, has distributed \$1.3 million in no interest educational loans to more than 500 students, based on financial need. Half of those funds, in amounts of \$500-\$2,000 yearly, were loaned in the past six years.

Last year, nearly two-thirds of the students receiving assistance came from families that earned less than \$25,000 annually. Students in need are often referred by Jewish Vocational Services.

"Our free educational loans often make up the difference of what the student needs to attend school," the current JELF president Arthur Falek said of the "last resort" subsidy loan program. "We're the final arbiter after they've tried all state, federal and private pathways."

According to JELF director Frederica "Fritzi" Lainoff, the loan board looks at a Jewish family's income and any catastrophic events that may place a student's college plans in jeopardy. "On paper a family might have an income of \$75,000," she

said. "We go behind the scenes and look at their circumstances. Each case is reviewed differently. There is no set of rules."

Divorce has had the biggest impact on the Jewish loan fund program. Thirty-nine percent of last year's recipients came from single parent families.

JELF has one of the highest repayment rates among nationwide student loan programs, Lainoff said. Loan defaults average only 1.5 percent as compared to some national student loan programs which are facing default rates as high as 30 to 40 percent.

The student loan endowment fund continues to be a popular charity in the Jewish community. "Education and scholarship in the Jewish community is considered to be one of the highest levels of tzedaka (giving)," Lainoff says.

"These kids, when they complete their education, feel that they will come back into the Jewish community and be involved," Lainoff explained. She illustrated that point with a story about a presentation she made to a group of leaders on how the loan fund benefits their southern Jewish community.

"I told them there are people right here in the community who benefited from this fund. A leader from the group stood up afterwards and said to me, 'I wondered if I would ever meet you.'"

He was a physician who had received enough money from the loan fund to make it possible for him to attend medical school.

"His involvement in the community was the ultimate paycheck we could receive," Lainoff said.

Design Works

KITCHEN CENTER

JELF Honors Nancy Abrams, Marvin Botnick, circa 2002

JEWISH EDUCATIONAL LOAN FUND **TO HONOR NANCY ABRAMS, MARVIN BOTNICK**

ATLANTA – Nancy G. Abrams and Marvin Z. Botnick will be named to the Jewish Educational Loan Fund Honor Roll when the organization holds its 126th Annual Meeting here on Sunday, November 24.

Abrams and Botnick, both past presidents, will be honored for their years of service to the organization, which grants interest-free loans to Jewish students in the southeastern U.S. for post-secondary study.

“Although their terms as officers are long past – Marvin served as president from 1984 to 1987 and Nancy from 1995 to 1997 – they have never stopped working to ensure the success of this organization’s mission,” noted Albert (Hank) Greenstone, current president. “Both still work actively on JELF committees, and their energy, dedication and wise counsel continue to benefit us immeasurably.”

Named to the JELF Honor Roll in the past were Alfred E. Garber, Joseph F. Haas, Dr. Joseph and Ruby Patterson and Beryl H. Weiner.

The Jewish Educational Loan Fund’s interest-free loans provide “last-dollar financing” for post-secondary students based on need. Since 1985, it has granted more than \$2.3 million in loans to over 1,400 students to bridge the gap between a student’s total financial resources and the cost of attending college, graduate school or professional training courses.

The organization traces its roots to 1876, when efforts began to establish the Hebrew Orphan’s Home. The orphanage, which opened its doors in Atlanta in 1889, later became the Jewish Children’s Service and then the Jewish Educational Loan Fund.

Jewish Educational Loan Fund Announces \$100,000 Garber Foundation Challenge Grant, circa 2006

Jewish Educational Loan Fund Announces \$100,000 Garber Foundation Challenge Grant

The Jewish Educational Loan Fund (JELF) has announced a \$100,000 matching grant by the Eliot J. Garber Foundation. The donation will be used to match contributions from first-time donors to JELF as well as increased donations from previous JELF donors.

JELF grants interest-free loans to Jewish students seeking post-secondary education, including undergraduate and graduate programs, vocational degrees and professional courses. The Garber Foundation supports a wide variety of causes in the Jewish and non-Jewish communities.

In response to double digit increases in educational costs, last year JELF announced a bold initiative to make loans of \$2 million over five years to Jewish students who need final dollars for school. While the organization's endowment will meet a portion of the need, fundraising is a critical element in JELF's long-term strategy to meet the ever increasing demand for loans.

"The spiraling cost of higher education has resulted in more demand for JELF loans than ever before," said Marianne Daniels Garber, Ph.D., who chairs the board of the Atlanta-based nonprofit organization and is a Garber Foundation trustee. "The Garber Foundation trustees believe that our matching grant will send an important signal to those who want to help and will alert others to this pressing need in our community."

JELF grants loans to students in Georgia, Florida, North Carolina, South Carolina and Virginia. For the 2005-06 school year, JELF awarded more than \$326,000 to 91 applicants, a 67% increase over the previous year.

Jewish Educational Loan Fund Steps Up During Difficult Time, circa 2009

JEWISH EDUCATIONAL LOAN FUND STEPS UP DURING DIFFICULT TIMES

The Jewish Educational Loan Fund (JELF) has awarded more than \$450,000 in interest-free loans to 126 Jewish students throughout the southeast for the 2009-2010 academic year. JELF received a record number of applications this year. In the Greater Atlanta area, JELF loaned \$111,000.

“The economy has certainly impacted the need in our communities,” says Jerry Riemer, Loan Review Co-Chair. Co-Chair, Kathe Brown adds, “In the greatest time of need, JELF is proud to be here for the Jewish students in the southeast who not be able to get a higher education without JELF’s assistance”.

While JELF currently administers approximately \$2.9 million in outstanding loans, it has maintained its impressive 98 percent repayment rate. As students repay their loans, JELF uses those payments to make new loans, creating a circle of *tzedakah*. Applications for the 2010-2011 academic year will be available on JELF’s website at www.jelf.org in February 2010.

Before JELF’s interest-free loans are awarded, students must demonstrate that they have sought funding through other sources, including loans, scholarships and grants, and have come up short in meeting their needs. Students also must maintain a minimum grade-point average to continue to receive loan proceeds.

For additional information, contact JELF Executive Director Lara Dorfman at 770-396-3080 or visit www.jelf.org.

JELF Celebrations, circa 2011

JELF CELEBRATIONS

JELF (Jewish Educational Loan Fund) recently held two important events – *JELF: A Sure Bet on the Future* Casino Night and Silent Auction Fundraiser on December 3rd, 2011 at Le Fais do-do, and the JELF Annual Meeting at Marcus Hillel Center at Emory University on December 15th.

Nearly 200 people had a great time at JELF's 2nd Annual Casino Night. The event, chaired by Karen Goldstein, Marcey Alter, and Justin Wyatt raised funds for JELF interest-free educational loans.

Several key activities occurred at JELF's 135th Annual Meeting. JELF inducted a new President, Ed Hyken, whose term begins January 2012. Mr. Hyken, a seasoned JELF volunteer, is also a past JELF loan recipient. JELF also thanked and acknowledged JELF's outgoing President, Jeff Alperin, for his excellent leadership over the past two years, awarding Mr. Alperin the JELF Honor Roll. Two individuals received the Garber Family Service Award which recognizes newer board members and upcoming leaders – Lisa Salzman of Durham, North Carolina and Howard Wexler of Atlanta.

JELF Reaches Half-Century of Making College Possible, Atlanta Jewish Times, circa 2013



EDUCATION GUIDE I



JELF reaches half-century of making college possible

By John McCurdy
Staff Writer
jmcCurdy@atljewishtimes.com

The past 50 years have inarguably seen a dramatic increase in both the number of individuals attending college and the cost of doing so.

And through it all, the Jewish Educational Loan Fund has been there, helping the Jewish students of the Southeast deal with the evolving landscape of higher education. Naturally, the approach has not been to simply balloon the amount lent, but to couple that inflation with innovation.

Alperin

"We didn't always do graduate loans; we do now. And for a while we've been doing loans for vocational schools," Lara Dorfman, JELF executive director of two-and-

Virginia, sensed each shift and made the proper adjustments.

"Education is such a transformative kind of experience; it really is the way that dreams come true in our country," Jeff Alperin, volunteer for more than 15 years and current board president, said. "Without the appropriate credentials and actual learning and life-changing nature of education, you can't go and do all these things that you might otherwise have the potential to do."

There came a point earlier in the decade at which leadership realized that, with a track record of a 99 percent repayment rate over its lending history, JELF could help more young adults in the future by helping more now.

"Alum" (the term used for loan recipients who have completed their degrees and since repaid their loans) and board member Rob Rickles mentions how this hearkens back to the concept in Judaism of *l'dor v'dor*, or "from generation to

generation": The funds that helped him and that he subsequently repaid are now the key to another future. For him, this makes the initiative all the more worthwhile.

Education . . .
really is the way
that dreams
come true in
our country.

"The money we're loaning out today gets paid back and recycled and helps the next group of students," the Northwestern grad said. "It's played out over and over again in the way that JELF

supports individuals."

Controlling the number of requests is the fact that JELF grants only "last-dollar" awards, meaning only the amount necessary to complete an education's funding after proof has been given that all other reasonable means of scholarship and loan have been pursued. Still, what the Fund gives is not just significant; it's staggering. More than \$478,800 was distributed among 123 students for the current academic year.

And the goal is for the outstanding portfolio, currently at an all-time high in excess of \$3 million, to grow.

"There's a myth that all Jewish people have enough money to go to college, or that there aren't any poor Jews," Dorfman said. "It's just ignorant, and it bothers me, because the fact is, not everybody, Jewish or not, has the means. So we take every opportunity that we get to educate people about our mission."

JELF Awards Interest-Free Loans to Jewish Students in Need, AJT, circa 2014

JELF Awards Interest-Free Loans to Jewish Students in Need

A GIFT THAT TRULY KEEPS ON GIVING

SPECIAL FOR THE AJT

The Jewish Educational Loan Fund (JELF) announced that it will be awarding interest-free loans, totaling \$705,000, to 183 students for the 2014-15 academic year, including \$233K to students from Georgia.

JELF's interest-free loans are intended to fill the gap between the cost of education and the resources students assemble through family contributions, interest-bearing loans, work-study opportunities, grants and scholarships.

The 135-year-old organization serves students in a five-state region that includes Georgia, Florida, South Carolina, North Carolina and Virginia.

Applications are reviewed by a panel of JELF volunteers who carefully balance students' needs with the organization's limited financial resources. In July, the 2014-15 academic year review sessions were held in Atlanta and, for the first time, Greensboro, N.C., where nearly 30 North Carolina student applications were considered.

"Thirty years ago, JELF was there for me and my family when I faced a gap in funding my education," noted Rob Rickles, who serves as the organization's president. "Today, JELF continues to play an essential role in helping Jewish students in need pursue their educational goals, and we are working hard to ensure we keep up with the increasing demand for our loans."

JELF offers its financial supporters a unique opportunity to invest in the education of local students who are most in need of help. With a 98 percent loan payback rate, donations to JELF are recycled and loaned to additional students, making support for JELF a gift that truly keeps on giving.

As part of its outreach to the community, JELF is pleased to announce a special event featuring radio and television personality Clark Howard on August 13 at 5:30 p.m. at Maggiano's in Buckhead, 3368 Peachtree Road. Clark will speak about the growing problem of cybercrime and how you can avoid becoming a victim. In addition, a JELF loan recipient will share some thoughts about how JELF has helped his/her fund college. The evening will include a reception with hors d'oeuvres and beverages.

Editor's note: To register for the event, please visit www.jelf.org/clarkhoward. Information about JELF, including application requirements and opportunities to help students in need, can be found online at www.jelf.org or by calling 770-396-3080.

Garber Again Head of JELF, AJT, circa 2016

FINANCE

Garber Again Head of JELF

The Jewish Educational Loan Fund has named Marianne Daniels Garber as its board president for 2016-17. Having served as the president in 2004-05, she becomes the first person to serve two terms in the post for JELF.

An Atlanta native, Garber attended Washington University in St. Louis for her bachelor's degree and Georgia State University for graduate school. She got involved with JELF



Marianne Daniels Garber is the first two-time JELF board president.

in 1972 when her father-in-law, Al Garber, introduced her to the organization.

Al Garber and his sisters, Freda Goldstein Karp and Janet Nadel, were all raised in the Hebrew Orphans' Home, a JELF predecessor. Garber attributed his success in life to JELF's enabling him to attend college — one of the key reasons his daughter-in-law initially became passionate about JELF's mission of helping Jewish students get higher education.

Marianne Garber has a doctorate in reading and psycholinguistics and is in private practice at the Behavioral Institute of Atlanta. She specializes in diagnosing and treating attention deficit disorder and learning disabilities.

With her husband, clinical psychologist Stephen Garber, and Robyn Spizman Gerson, Marianne Garber is the co-author of "Good Behavior" (St. Martin's), "Monsters Under the Bed and Other Childhood Fears (Villard Books)," "If Your Child Is Hyperactive, Inattentive, Impulsive, Distractible: Helping the A.D.D. Child" (Random House), and "Beyond Ritalin" (Villard Books).

festival's education task force.

JELF provides no-interest loans as last-dollar financing for Jewish post-secondary students who live in Georgia, Florida, the Carolinas or Virginia. Applications for loans for next school year are due April 30. To get more information or apply, visit www.jelf.org.

She and Gerson also co-authored 12 instructional books for elementary school teachers. Garber has taught at the elementary, middle and college levels and has been an educational consultant for children, families and schools for more than 30 years.

Garber and her husband, lifelong members of Ahavath Achim Synagogue, were the first leaders of AA's Arnovitz Leadership Institute. Through the years she has been an active board member, committee chair and volunteer at AA. The Garbers have four adult children and two grandchildren.

She is on the board of Ahava Early Learning Center at AA and is a trustee of the Jewish Women's Fund of Atlanta. She has been on the Atlanta Jewish Film Festival's film evaluation committee for several years and co-chairs the

JELF Needs Your Archives, Jewish Georgian, circa 2016

H GEORGIAN

November-December 2016

JELF Needs Your Help!

In 2017 the Breman Museum will open an exhibit about the Legacy of Atlanta's Hebrew Orphan's Home and JELF.



Children from Atlanta's Hebrew Orphan's Home, circa 1920

Does your family have roots in Atlanta?

If so, please consider asking family members if they have ANY connection to:

the Hebrew Orphan's Home (1889-1931);
Jewish Children's Services (1931-1989);
and/or the Jewish Educational Loan Fund
(JELF) (1989 – present)

Examples of what we need include:

Personal stories and/or memorabilia including school materials, letters, photos, college mementos, a piece of luggage -- *anything* that might help us illustrate stories of the Jewish community from the past and the Hebrew Orphans' Home.

JELF's history is a reflection of the dynamic and growing Jewish presence in the Southeastern U.S. over the past 130 years. We want your story to be part of this exhibition!



For more information or to get involved in this exciting project, please contact Jenna Shulman, JELF CEO (jshulman@jelf.org).

JELF | 4549 Chamblee Dunwoody Rd | Atlanta, GA 30338
770-396-3080 | jelf.org

JELF Circle Around (Happy Hour), AJT, circa 2018

Atlanta Jewish Times 05/11/18

EDUCATION

JELF Circles Around



Photo courtesy of JELF

Erica Cohen, Casey Silberman, Alli Boardman and **Shira Davis** attend the JELF happy hour April 18. See more photos at atlantajewishtimes.com.

"JELF fosters a unique opportunity to get involved in an organization that is truly about full-circle giving," Jewish Educational Loan Fund (jelf.org) board member Jordan Arogeti said in welcoming nearly 40 young professionals to a happy hour at Taverna at the Shops Buckhead on Tuesday, April 17.

Ilana Lind, an event co-chair and past JELF loan recipient, said during the brief program, "JELF gave me the opportunity to complete my educa-

tion, and I am so proud to now pay it forward."

Another JELF recipient spoke about the family's college savings being used to pay for necessary medical treatment instead of education.

"JELF's interest-free loans for education are small but powerful sums of money," JELF CEO Jenna Shulman said. "Each time we fund a student, that is one more dollar that they don't have to borrow at a high interest rate." ■

JELF Has Helped the Jewish Community Since 1889, Richmond Reflector, circa 2018

JELF has helped the Jewish community since 1889

Did you know there is an organization that provides last dollar, interest-free loans for higher education to Jewish students in need? JELF (Jewish Educational Loan Fund) has been helping the Jewish community since 1889 when the doors of the Hebrew Orphans' Home first opened in Atlanta.

Over the last 120+ years, the organization has transformed twice: first, in 1931, when it began providing adoption and foster care services under the name Jewish Children's Services, and then, in 1961, began granting interest-free loans for college and formally changed its name to JELF in 1989.

JELF loans are exclusively for higher education, which includes undergrad, graduate, vocational and/or technical school. Since 1961, JELF has awarded nearly \$12 million in interest-free loans to Jewish students in need across its five-state region of Florida, Georgia, North Carolina, South Carolina and Virginia (excluding metro-D.C.).

JELF has served the Commonwealth of Virginia since its inception and to date,

the organization has loaned \$775,315 to 212 Virginia students since 1985. In 2017, it loaned nearly \$50,000 to students from Richmond alone.

JELF welcomed over 50 guests to Hermitage Country Club for a cocktail reception on Thursday, April 12. The evening was hosted by Barbara and Michael Mandel, whose daughter Jodi Mandel Hirschfield is JELF's assistant director of development. During the program, guests learned about JELF's mission of providing interest-free loans to Jewish students in need.

Richmond community member Adrienne Winkleman, parent of three, all of whom are JELF recipients, spoke about the impact JELF has had on her children.

"JELF has taught my kids the value of the Jewish community and giving back. It's all about bringing it full circle," Adrienne explained.

Several local JELF alumni also spoke about how JELF assisted them and why they continue to give back decades after they paid off their loans.

JEWISH EDUCATIONAL LOAN FUND



(From left) Posing at the event are: Marianne Garber, JELF immediate past president; Jenna Shulman, JELF CEO; event hosts Michael and Barbara Mandel; and Jodi Mandel Hirschfield, JELF assistant director of development. Contributed Photo

JELF CEO Jenna Leopold Shulman as well as Immediate Past-President Marianne Daniels Garber spoke to the group about JELF's impact and hopes for the future, as well as answered many questions from guests.

For JELF, this was a valuable opportunity to educate the Jewish community about a critical social service that has benefited so many.

To learn more about JELF, visit www.jelf.org.

www.JewishRichmond.org