

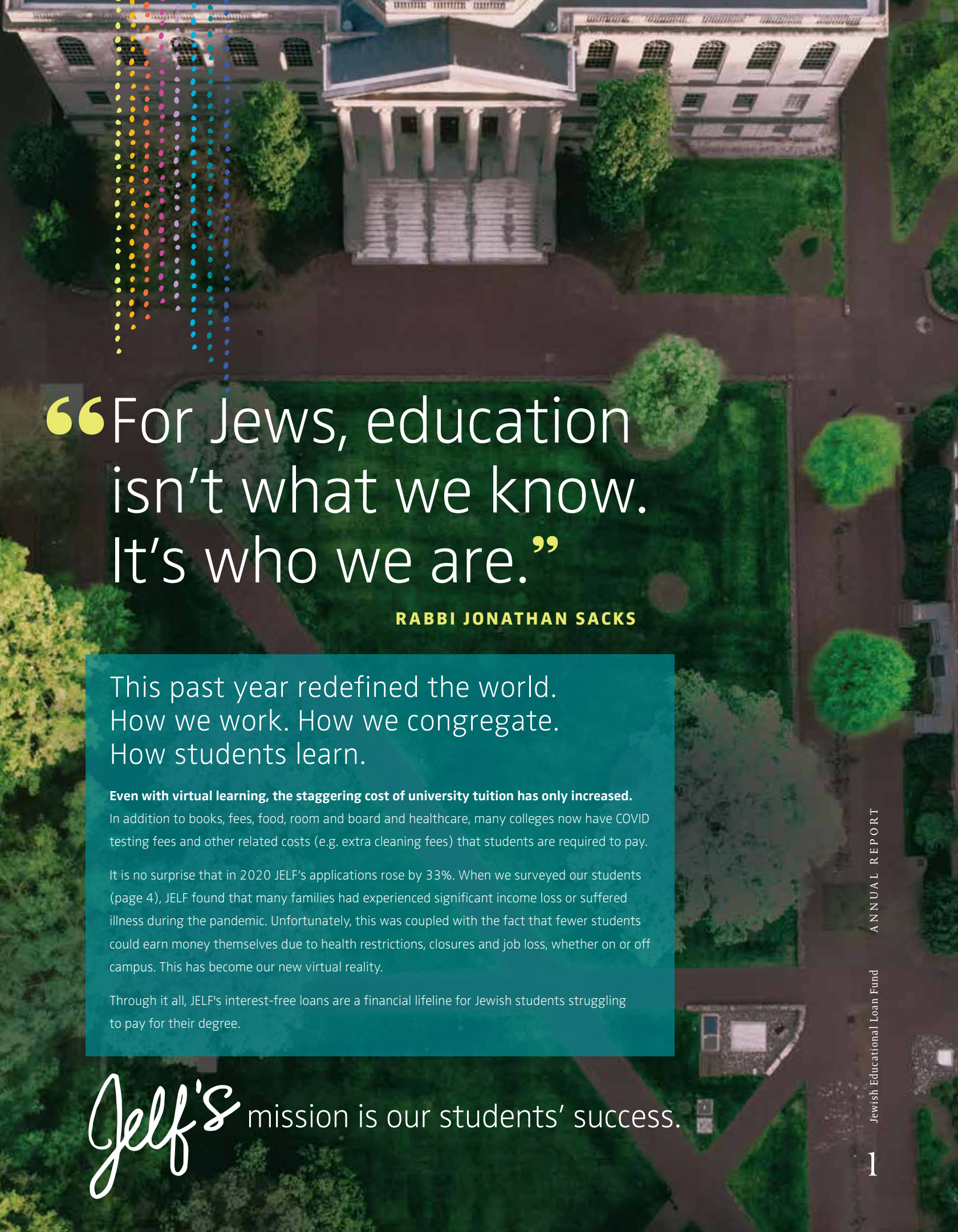


JELF PROVIDES INTEREST-FREE,
LAST DOLLAR LOANS FOR HIGHER ED
TO *Jewish* STUDENTS IN *Need*
ACROSS A FIVE-STATE REGION.

APPLICATIONS ACCEPTED

MAR 1 THROUGH **+** THROUGH **SEPT 1**
APR 30 THROUGH **SEPT 30**

WHEN YOU GIVE BACK, *Jelf* STUDENTS MOVE FORWARD.



“For Jews, education isn't what we know. It's who we are.”

RABBI JONATHAN SACKS

This past year redefined the world. How we work. How we congregate. How students learn.

Even with virtual learning, the staggering cost of university tuition has only increased.

In addition to books, fees, food, room and board and healthcare, many colleges now have COVID testing fees and other related costs (e.g. extra cleaning fees) that students are required to pay.

It is no surprise that in 2020 JELF's applications rose by 33%. When we surveyed our students (page 4), JELF found that many families had experienced significant income loss or suffered illness during the pandemic. Unfortunately, this was coupled with the fact that fewer students could earn money themselves due to health restrictions, closures and job loss, whether on or off campus. This has become our new virtual reality.

Through it all, JELF's interest-free loans are a financial lifeline for Jewish students struggling to pay for their degree.

Jelf's mission is our students' success.

Jelf's BOARD CHAIR



Over the past year, we have watched our students struggle with many unknowns related to their education.

Where would they be learning from? Would they still have jobs? Would their parents still be employed? How would the family pay for their expenses... including college?

The fear and the stress of 2020 was unbearable for many – and during this time, JELF stepped up and helped more students than ever before with badly needed relief.

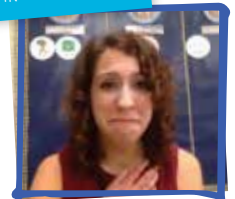
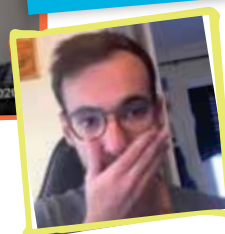
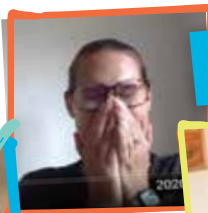
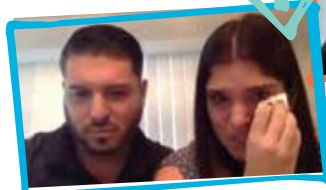
With a student need that exceeded \$2.3M, JELF was able to loan \$1.5M to 394 students.

Also in 2020, The Change Reaction, a philanthropic foundation, made a generous donation to JELF that changed the lives of 11 deserving JELF borrowers who were most in need of help. This wonderful gift came at such a perfect time for our borrowers – and JELF is so appreciative.

I would also be remiss if I did not mention JELF's professional team. Led by Jenna Shulman, our staff excelled in 2020, establishing a blueprint for the future.

The results of their hard work and effort are found throughout this report. What will we accomplish this year? Stay tuned.

Jane
JANE ARONOFF
BOARD CHAIR



TEARS OF JOY, EXCITEMENT AND APPRECIATION CAPTURED IN THE MOMENT!

Jelf's CEO



While 2020 was not the 'perfect vision' we'd hoped for, the JELF team somehow managed to achieve more than we ever dreamed was possible!

Through countless Zoom meetings and all of the creativity that 2020 forced upon us, we were able to turn **obstacles into opportunities.**

In 2021, our goal is simple: to share JELF's life-changing program with more students and supporters.

With your help, we can keep the JELF momentum growing – and make a bigger impact together.

Jenna
JENNA LEOPOLD SHULMAN
CHIEF EXECUTIVE OFFICER

TOGETHER FOR 131 YEARS

Though our mission and name have evolved, one thing has remained consistent: we have always believed in providing aid to deserving Jewish youth. Through its long history, JELF is proud to have so many active volunteers and professionals who continue to pave the way to an exciting future. In 1961, JELF's focus shifted from its roots

as an orphanage and Jewish welfare agency to an organization dedicated to helping college students with the challenge of funding their education. No one knew that in 60 years, the cost of university tuition would skyrocket more than 3,000%. Thankfully, JELF continues to find new ways to address this need each year.

In the spirit of *l'dor v'dor*, JELF continues the work that was begun by our predecessors, including Simon Wolf, Al Garber, Marvin Botnick and countless others along the way . . .

PAST PRESIDENTS

HEBREW ORPHANS' HOME / ASYLUM 1889 - 1948

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

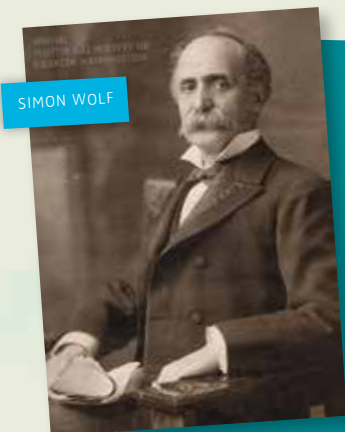
JEWISH CHILDREN'S SERVICE 1948 - 1989

- 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



SIMON WOLF

Our Founder
SIMON WOLF

1836-1923

Emigrating to the U.S. from Bulgaria in 1848, Simon Wolf set out to earn both law and business degrees. Through his work with President Ulysses S. Grant, Simon became Egypt's consul general for the U.S., forging friendships with Presidents Abraham Lincoln, William McKinley and Woodrow Wilson. As an important and revered Jewish community leader, Simon Wolf led several major charitable and educational movements, including the founding of the Hebrew Orphans' Home, JELF's predecessor organization.



LYNN & MARC GOLDSTEIN

“Both my mother and uncle were orphans in the Hebrew Orphans' Home. That is our original connection to JELF. As a past member of JELF's Board of Directors, I really believe in this mission and I want to help as many Jewish students as we can.”

MARC GOLDSTEIN
JELF BOARD MEMBER
2015 - 2020

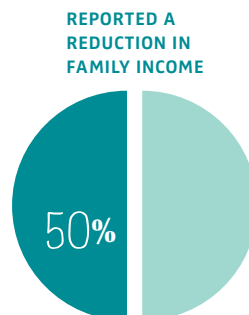
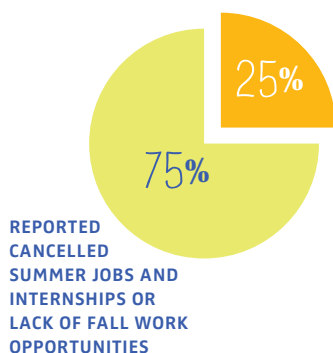
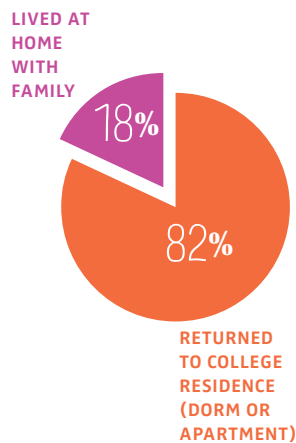
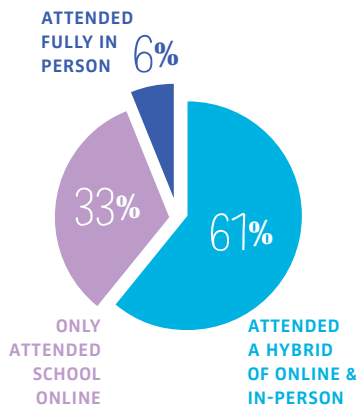


COVID AND college

After a large spike in student applications during JELF's March - April 2020 application period, JELF surveyed applicants in July and October to understand how their situations changed due to the pandemic. Compiling data from over 400 Jewish college students across our five-state region, this survey was **a window into the pressing economic impacts** of the pandemic on an already financially stretched segment of the Jewish community.

JELF RECIPIENTS IN CRISIS

JELF'S STUDENT *stats*



“My social life, college community and mental health have all changed since the pandemic, and I think this is true for most college students. Not struggling to pay for it all helps ease one major piece of this enormous burden.”

ELIZABETH, CHARLOTTE, NC
UNIVERSITY OF NORTH CAROLINA



“My mother's income decreased due to the pandemic after her department was reduced from 28 to just 3 people. My father is recovering from the long-term effects of COVID and has not been able to work for the past several months. I am now using all the money I earn from my internship to ensure they can put food on the table. It has not been easy, especially as this is my last year of college.”

JEREMY, ATLANTA, GA
UNIVERSITY OF GEORGIA



“My mother was furloughed, and her expected return date continues to be delayed. We are doing our best to make ends meet but, honestly, paying the bills has been tough. Unfortunately she is no longer able to help me at all with my expenses and now, because of COVID, there are also additional health and cleaning fees.”

DESTINY, TAMPA, FL
UNIVERSITY OF CENTRAL FLORIDA

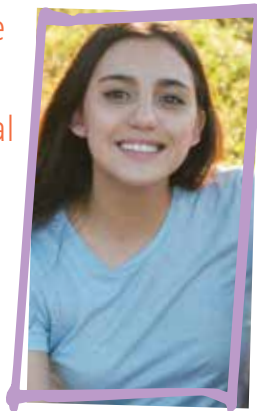
“When the pandemic began, I made the decision to go to school online. Due to my family's health issues, I cannot risk putting them in jeopardy. My mother is struggling to find work and we are currently getting by through limited personal savings.”

PAUL, MIAMI, FL
BRANDEIS UNIVERSITY



“I had a great opportunity to work in a medical facility but, because I am immunocompromised, I had to turn down this paid internship and was not able to earn any money or experience this summer.”

ELIANA, BOCA RATON, FL
UNIVERSITY OF FLORIDA
MEDICAL SCHOOL



RECYCLING *Jelf's* DOLLARS



Together,

JELF helps Jewish students graduate with less debt and more hope.



Number of JELF Recipients SINCE 2014

▲ **95% INCREASE**

| | | | | | | | |
|--------|------|------|------|------|------|------|------|
| TOTALS | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| | 202 | 219 | 220 | 273 | 280 | 296 | 394 |

JELF Dollars Loaned SINCE 2014

▲ **107% INCREASE**

| | | | | | | | |
|--------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
| TOTALS | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| | \$750,118 | \$800,000 | \$814,070 | \$1,000,046 | \$1,011,266 | \$1,278,194 | \$1,556,497 |

Loan Data Comparisons 2018 - 2020

| | # OF STUDENTS | | | STUDENT NEED | | | JELF FUNDED | | |
|---------------|---------------|------------|------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 |
| UNDERGRAD | 220 | 230 | 281 | \$992,536 | \$1,093,046 | \$1,653,773 | \$798,818 | \$973,972 | \$1,107,127 |
| GRADUATE | 59 | 66 | 113 | \$270,730 | \$330,202 | \$699,133 | \$212,448 | \$304,222 | \$449,370 |
| TOTALS | 279 | 296 | 394 | \$1,263,266 | \$1,423,248 | \$2,352,906 | \$1,011,266 | \$1,278,194 | \$1,556,497 |

JELF Loans Awarded by Community

| COMMUNITY | 2018 | | 2019 | | 2020 | | | |
|-------------------|--------------------|--------------------|------------|--------------------|------------|--------------------|--------------------|-----------|
| | # STUDENTS | \$ LOANED | # STUDENTS | \$ LOANED | # STUDENTS | NEED | \$ LOANED | |
| FLORIDA | BOCA-S. PALM BEACH | 21 | \$75,622 | 25 | \$108,624 | 36 | \$198,241 | \$142,466 |
| | BROWARD | 24 | \$81,666 | 28 | \$137,334 | 45 | \$298,035 | \$194,854 |
| | GAINESVILLE | | | | | 1 | \$7,496 | \$4,500 |
| | GULF COAST | 8 | \$31,750 | 5 | \$20,818 | 6 | \$34,848 | \$24,158 |
| | JACKSONVILLE | 9 | \$25,786 | 11 | \$45,244 | 11 | \$64,857 | \$44,072 |
| | MIAMI | 21 | \$90,740 | 23 | \$115,742 | 34 | \$212,728 | \$149,394 |
| | NAPLES | | | | | 1 | \$5,584 | \$4,000 |
| | N. PALM BEACH | 9 | \$39,350 | 12 | \$54,752 | 16 | \$100,099 | \$68,286 |
| | ORLANDO | | | 4 | \$14,500 | 11 | \$52,188 | \$32,234 |
| | SARASOTA-MANATEE | 5 | \$20,134 | 2 | \$9,686 | 4 | \$25,216 | \$21,234 |
| | TAMPA | 6 | \$20,518 | 6 | \$18,436 | 13 | \$85,232 | \$50,446 |
| | VOLUSIA-FLAGLER | 1 | \$3,976 | 4 | \$15,116 | 3 | \$17,749 | \$10,500 |
| GEORGIA | ATLANTA | 72 | \$255,254 | 85 | \$353,560 | 103 | \$616,062 | \$410,045 |
| | AUGUSTA | 3 | \$12,500 | 4 | \$17,236 | 4 | \$23,004 | \$19,818 |
| | SAVANNAH | 3 | \$11,500 | 2 | \$5,248 | 2 | \$10,892 | \$7,196 |
| NORTH CAROLINA | ASHEVILLE | 2 | \$9,500 | 4 | \$17,464 | 3 | \$16,454 | \$10,200 |
| | CHARLOTTE | 17 | \$58,006 | 16 | \$66,050 | 19 | \$113,092 | \$68,450 |
| | DURHAM-CHAPEL HILL | 7 | \$24,988 | 3 | \$14,640 | 5 | \$27,074 | \$19,250 |
| | GREENSBORO | 14 | \$48,376 | 10 | \$44,408 | 15 | \$78,951 | \$45,944 |
| | RALEIGH | 24 | \$77,728 | 22 | \$96,320 | 26 | \$147,540 | \$81,138 |
| SOUTH CAROLINA | CHARLESTON | 8 | \$30,000 | 9 | \$38,426 | 9 | \$57,180 | \$34,500 |
| | COLUMBIA | 1 | \$3,000 | 2 | \$5,646 | 1 | \$5,716 | \$4,000 |
| VIRGINIA | RICHMOND | 10 | \$34,452 | 7 | \$27,162 | 5 | \$26,947 | \$20,000 |
| | ROANOKE | | | | | 5 | \$31,780 | \$26,666 |
| | TIDEWATER | 7 | \$25,220 | 4 | \$19,120 | 6 | \$37,098 | \$24,946 |
| OTHER COMMUNITIES | 7 | \$31,200 | 8 | \$32,950 | 10 | \$58,843 | \$38,200 | |
| TOTALS | 279 | \$1,011,266 | 296 | \$1,278,194 | 394 | \$2,352,906 | \$1,556,497 | |

2020 JELF BY THE NUMBERS

JELF currently **\$7.7 MILLION** loaned to **1,124 STUDENTS**. has

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

JELF'S INVESTMENT FUND

\$4,136,830

AS OF 12/31/20

{ includes cash and equities }

SOURCES OF CASH FLOW:

\$646,598 STUDENT LOAN REPAYMENTS + **\$1.2M** RAISED = **\$1,846,598** CASH FLOW

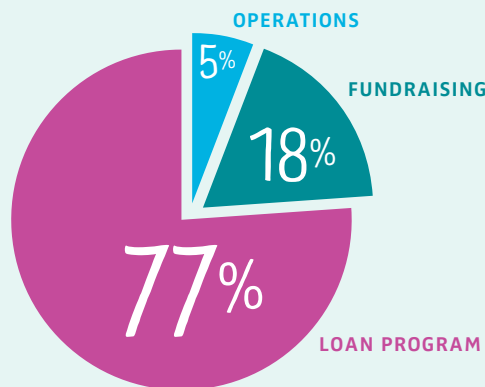


▲ **44%** FROM 2016
▲ **311%** FROM 2014

JELF also received an infrastructure grant from the Marcus Foundation for technology, marketing and additional staff.

OPERATIONS + LOANS:

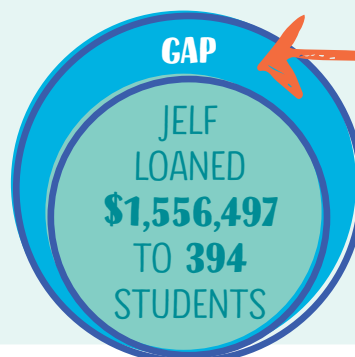
\$869,990
TOTAL EXPENSES



JELF LOAN DATA:

2020 LOAN OVERVIEW

JELF reviewed **401** applications, a 33% increase over 2019.



\$796,409

STUDENT NEED **\$2,352,906**



JANUARY
TAMPA
PARLOR
MEETING

BOARD CHAIR, JANE ARONOFF (CENTER) WITH
HOSTS MELISSA AND DAVID BERNSTEIN



FEBRUARY
JELF SHABBAT
AT UGA HILLEL

60 STUDENTS ENJOYED SHABBAT DINNER
SPONSORED BY JELF AND HILLEL

AND THEN THE WORLD SHUT DOWN



NANCY GALANTI
AND
JOANNE BIRNBREY,
VIRTUAL EVENT CHAIRS



JENNA LEOPOLD SHULMAN, JELF CEO



DR. MARIANNE GARBER

JUNE

VIRTUAL
"NO GO"
EVENT

WITH *Angela
Duckworth*
BEST-SELLING AUTHOR OF "GRIT"



SEPTEMBER

ANNUAL PAST
PRESIDENTS
LUNCHEON



OCTOBER
YOUNG PROFESSIONALS
VIRTUAL
GAME NIGHT



RABBI PETER BERG, SENIOR RABBI AT THE TEMPLE (ATLANTA), OFFERS THE EVENING'S D'VAR TORAH

RECIPIENTS OF THE STEVE & EYDIE KOONIN FAMILY SERVICE AWARD, EMILY SAUERTEIG AND PHIL KRIEGER



JELF ALUM AND ACTIVE COMMITTEE MEMBER TOMER TISHGARTEN SHARING HIS JELF STORY WITH VIEWERS

DECEMBER
2020 ANNUAL MEETING

DRS. STEPHEN AND MARIANNE GARBER PRESENT STAN LOWENSTEIN WITH JELF'S 2020 GARBER HONOR ROLL AWARD



#JELFTOGETHER



LOCAL JELF ADMINISTRATORS

JELF partners with **27** 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. SOUTH PALM BEACH, FL | Shari Waknin Cohen |  | Augusta Jewish Federation AUGUSTA, GA | Daniel Chejfec Cathy Fishman |
|  | JELF (Jewish Educational Loan Fund) BROWARD, FL | Noa Bejar Maya Harvey |  | 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 | Lorianne Devito Julia Dalli |
|  | 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 | Laurie Turner |  | Greensboro Jewish Family Services GREENSBORO, NC | Betsy Gamburg Lolly Schwenger |
|  | 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 | Sara Charnoff Tick |
|  | Pensacola Jewish Federation PENSACOLA, FL | Rabbi Joel Fleekop, Temple Beth El |  | Columbia Jewish Family Services COLUMBIA, SC | Laney Cohen |
|  | The Jewish Federation of Sarasota-Manatee SARASOTA, FL | Jessi Sheslow |  | Jewish Family Services RICHMOND, VA | Christine DeMaioribus |
|  | Temple Israel TALLHASSEE, FL | Rabbi Michael Shields |  | 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 Shira Blate Tammy Friedman | Jennie Medeiros Melissa Perlmutter Carly Sonenshine | | | |

Additional contact information can be found at jelf.org/mylocaljelf

2020 LOAN REVIEW VOLUNTEERS

With the increase in loan applications and loan review taking place entirely through Zoom, our loan reviewers had a very challenging job.

IN TOTAL **72** VOLUNTEERS from **6** METRO REGIONS reviewed **401** APPLICANTS and awarded more than **\$1,556,497!** IN FUNDING

We were incredibly proud to loan a record amount this year, but this figure was still **\$796,409 short of these applicants' total calculated need.**

TO OUR REVIEWERS: *Thank you!*

2020 LOAN PROGRAM CHAIRS



Cyndie
KOONIN



Emily
SAUERTEIG

ADDITIONAL LOAN REVIEW SESSION LEADERS JEFF ALPERIN & ROB RICKLES

| | | | | |
|-------------------|-------------------|------------------|---------------------|-----------------|
| Dave Adelman | Cheryl Eppsteiner | Jonathon Kadis | Carolyn Oppenheimer | Randie Siegel |
| Sheila Adelman | Bea Feiman | Philip Kahn | Eitan Ovadia | Don Sklar |
| Irene Aronin | Michael Feldman | Craig Kaufman | Ilana Peretz | Sandi Solow |
| Jane Aronoff | Glenn Frank | Jonathan Kessler | Debbie Perry | Doug Spear |
| Cherie Aviv | Donna Freedman | Lanie Kirsch | David Poline | Sam Srochi |
| Brian Banner | Nancy Galanti | Brian Koch | Jody Pollack | Margie Sussman |
| Justin Barry | Ilana Gang | Phil Krieger | Scott Rafshoon | Bob Thompson |
| Vicki Benjamin | Stephanie Gang | Steven Kushner | Jamie Raider | Josh Videlefsky |
| Arielle Birenberg | Peggy Gartner | Karen Leopold | Jerry Riemer | Ronit Walker |
| Zane Blechner | Heidi Geller | Matt Levy | Joel Rosenfeld | Gil Wolchock |
| Jill Blumenthal | Marc Goldstein | Ross Linzer | Kevin Rubin | Judy Wolman |
| Kathe Brown | Anne Greenbaum | Jen Lowenstein | Phil Rubin | Tavi Yehudai |
| David L. Cohen | Andy Gross | Stan Lowenstein | Morrie Siegel | Aaron Zucker |
| Jay Eisenberg | Richard Jacobson | Shari Marx | | |



LOAN REVIEW

“In reading the stories of these students, each touches me in a different way. These are real individuals and we take the time to ensure that each one is considered carefully.”

Jelf ALUMNI SPOTLIGHT

siblings CYNTHIA & NICO APFELBAUM

HOMETOWN

Clearwater, FL

RESIDENCE

NICO: Port St. Lucie, FL
CYNTHIA: Granada, Spain

UNIVERSITY OF FLORIDA

NICO: Bachelor of Arts, 2006
and Juris Doctorate, 2009

CYNTHIA: Bachelor of
Science, 2009



CYNTHIA

NICO, HIS WIFE
DANA, AND THEIR
TWO CHILDREN



With more than ten years of experience, Nico is currently the managing attorney at his own firm, with offices in both Port St. Lucie and Stuart, FL. Nico and his wife Dana are the proud parents of two young children.

Cynthia, currently residing in Granada, Spain, is completing her Master's in Public Health as part of the Europubhealth program (Erasmus Mundus Global MPH). She is working towards a double MPH degree with a concentration in health promotion and community health. Cynthia has ambitions to continue her work while searching and connecting with Jewish communities around the globe.



With the help of the Gulf Coast Jewish Federation, our family moved to Clearwater, Florida in 2002 from Córdoba, Argentina during a time of economic crisis in the country. The Jewish community in Clearwater played a key role in helping our family adjust to a new country.

When applying to college as recent immigrants, our family was in a difficult financial position with our parents both having uprooted their lives to begin a new life in the U.S. (later, our parents also obtained their own college degrees!).

Because our citizenship status did not allow us to work or to be eligible for financial aid, we relied on JELF to help us make it through UF, where we received a top-notch, in-state education. On campus, we were both active volunteers, working with Hillel, KOACH and the Chabad Student Group, among others.

Today, we can firmly say that JELF played an instrumental part in helping us afford our degrees and providing the framework for how we should lead our lives – devoted to improving our community.”



Cynthia

Nico



Making my first donation back to JELF in 2020 helped me realize the power I have to bring it full circle and touch the lives of Jewish students who come after me.”

NICO APFELBAUM

SPONSOR A STUDENT *donors*

Thank you to the following donors whose commitment to JELF provides a student's interest-free loans for four consecutive years:

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

| | | |
|--------------------------|-----------------|--------------------------|
| Jane and Craig Aronoff | Sheryl Blechner | Ann and Jay Davis |
| Vicki and Gerry Benjamin | Mark Coan | Michele and David Hirsch |

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

| | | |
|----------------------------|---------------------------------|---|
| Jane and Craig Aronoff | Helen Marie Stern Memorial Fund | The Phyllis and Stanley Shavitz Family Fund |
| Cherie and Gary Aviv | Hope and Craig Kaufman | Phyllis Shavitz |
| Susan and Brian Banner | Eydie and Steve Koonin | Steve Shavitz |
| Sheryl Blechner | Jennifer and Ross M. Levin | Linda and Mark Silberman |
| Ann and Jay Davis | Risa and David Miller | Andrea and Doug Spear |
| Stephanie and Barry Gang | Andrea and Ned Montag | Marilyn and Mickey Steinberg |
| Heidi and David Geller | Tracy and Glen Nadel | Alice and Tom Tisch |
| Ginsburg Family Foundation | Ruth and Mark Rosenberg | Mitzi and Steve Waronker |
| | | Rachel and Ian Weiner |

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

| | | |
|----------------------------------|---------------------------------|---|
| Sheila and David Adelman | Nancy and Ronnie Galanti | Emilie and Arthur Samet |
| Michelle Cooper and Jeff Alperin | Barbara and David Garber | The Seaman Foundation |
| Jane and Craig Aronoff | Abi and Andy Gross | Kathy and David Siegel |
| Kimberly and Joel Babbit | Marcia and Richard Jacobson | Johanna and David Skid |
| Karen and David Balsler | Carole and Sidney Kirschner | Melissa and Don Sklar |
| Cindy and Bruce Becker | Julie and Danny Kleinman | Sam Srochi |
| Marjorie and Barry Berg | Mark Kopkin | Marcia Steinberg and Harvey Klehr |
| Mindy and Warren Binderman | Lynne and Steve Kushner | Ira Steingold |
| Joanne and Eddie Birnbrey | Melanie and Lee Lipton | Luci and Stan Sunshine |
| Kathe and Morris Brown | Jen and Stan Lowenstein | Dede and Bob Thompson |
| Lori and Todd Edlin | Donna Maslia and Matthew Morton | William & Patricia Gorelick Family Foundation |
| Lori and Jay Eisenberg | Cara and Eitan Ovadia | Bill Gorelick |
| Ilene Engel | Ilana and Richard Peretz | Gabrielle and Rael Gorelick |
| Ina and Harold Enoch | Alison Rand and Allan Zachariah | Marcelle Gorelick |
| Melanie and Ricky Fine | Eva and Robert Ratonyi | Stacy and Todd Gorelick |
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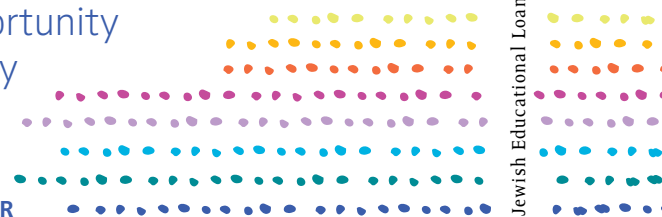
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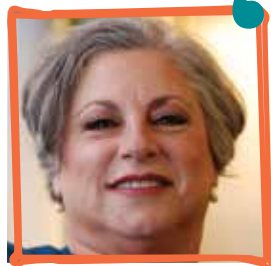
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“

It is an honor to give to JELF and to assist Jewish students who need help with college costs, with the expectation that these same kids will pay JELF back, and pay it forward during their lifetime by giving to JELF.”

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“I have been involved with JELF for almost 30 years. I was fortunate to get through college and law school debt free. Now, I want to see as many students go to school with as little debt as possible. That's what JELF does.” **RANDIE SIEGEL**

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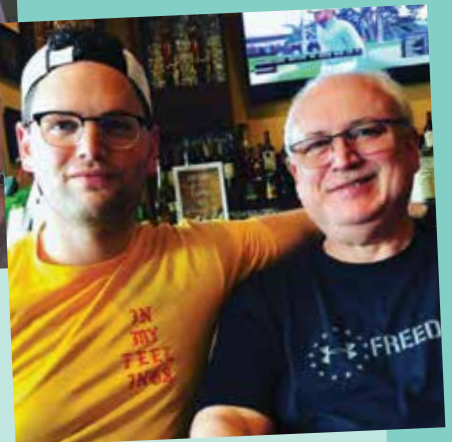
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If I quit, all the hard work my father and brothers watched me put in would be for nothing. So, I continue on in their memory.”

Before COVID, Joshua Elbaz decided he wanted to become a lawyer. It was important to him to help people, like his two brothers, who unfortunately passed away prior to COVID. His challenge in attending school was to find the money. He applied for federal loans, worked several jobs and turned to JELF for those final dollars.

When the pandemic began, Joshua had just begun his first year of law school and was living in his father's house, where his grandmother also lived. After suffering a fall, she was taken to the hospital where she contracted COVID and unknowingly passed it to Joshua and his father, Robert. Joshua's grandmother recovered, but sadly the virus took the life Joshua's father at the age of 65.

When paramedics came to the house for his father, they realized Joshua was also extremely ill. Joshua spent the next two weeks on oxygen. After recovering, he returned home to face the loss of his father and to prepare for his first year of law school.

Thankfully, JELF was there to help Joshua in ways both big and small. With funding to help cover the remaining expenses of school, JELF hopes to be there for Joshua as he works towards his dream of becoming a lawyer. Sadly, too many students have suffered this year due to the coronavirus and its effects. Our hearts go out to Joshua and we wish him much success.

To hear more about Josh's story, visit jelf.org/josh.

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