

JELF INTERVIEW GUIDE FOR APPLICANTS:

APPLICANT:

- If in school now verify where and what major (if applicable).
- If not currently in school:
 - What was the last school attended?
 - What degree was received, if any?
 - What is the timeline from then to now (employment, etc.)
- Details of any gaps when not in school or not working – what was applicant doing during those times and where?
- Verify the school that they will attend, what year/level, and why this choice?
- Expected major & graduation date.
- Extracurricular activities on and off campus--Jewish and Other.
- Describe goals, hopes, career aspirations and special needs (if any).
- Work history
 - Upcoming summer job plans – doing what, where, paid or unpaid
 - Internships and employment held, both paid and unpaid
- Financial Contribution - JELF expects a personal contribution from the applicant (even if minimal). We understand that some programs require that students not work while in school. If applicant is not able to contribute, they should let us know why.
 - How much will applicant contribute towards education/personal costs next year? Is this a realistic amount based on your understanding?

FAMILY:

- Family Constellation:
 - Parents-- living/deceased/married/remarried/single parent etc.
 - With whom does applicant maintain permanent residence?
 - **If a parent has remarried**, what is the involvement of non-custody biological parent in student's life?
 - Siblings — How many? Ages? Do they have a tuition cost? Work?
 - Spouse? What does spouse do?
 - Dependents? Where are they?
- Parent(s) current job status, including name of position, ability to work, etc.
 - **If a parent is remarried**, info about stepparent's employment and will that stepparent contribute to applicant's schooling; if not, explain
 - **If a parent has had a period of unemployment in the past year** – when? For how long? Current circumstances? If re-employed since application was completed, what/where/earnings?
- Financial/Economy/Debt
 - bankruptcies – circumstances, timing, status;
 - medical/credit card/other debt – provide details
- Unusual or extenuating circumstances (*including medical issues faced by applicant and/or any family members*)
- How much Parent(s) are contributing to applicant's education next year? If not, explain.
- If siblings attend private school or college, how is it being financed?
- Household caregiving needs, including siblings, parents, grandparents.
- Verify Expenses/Costs: - Go through the specific numbers of family financials and cost of attendance that they submitted to JELF to make sure correct information was submitted. If you learn of any changes, you will be able to "edit" the application after the interview.

REVIEW WITH THE APPLICANT & COSIGNER:

- Repayment:** Applicant + Cosigner(s) both understand that this an interest-free loan that must be repaid either (a) six months after they are no longer a student (graduate or terminate course of study), or (b) their status changes (i.e. part-time vs. full-time)
- JELF loans are meant to be last dollar** loans that bridge the gap between a student's total financial resources and cost of attending school. Loan amounts range from \$1,000 - \$8,000 – however, students don't request an amount. Rather, JELF establishes each student's need by comparing a student's total financial resources and total projected costs for the period they will be in school – and then makes its best determination to help fill *the* gap. No two situations are the same.
- Students are expected to seek and accept financing from all available sources, including but not limited to:**
 - **Federal subsidized & unsubsidized loans** (*mandatory acceptance* to receive a JELF loan)
 - **Pell Grants, SEOGs, other University Grants** that may be offered
 - **Scholarships** (if awarded)
- Applicants must have at least one cosigner who is 18+ and resides in the U.S.**
 - A second cosigner will be needed if cosigner is on fixed income or has declared bankruptcy in past two years).
 - A spouse or fiancé is *not eligible* to be the co-signer.
- Students must reapply each year they will need JELF assistance.**
- A JELF loan is not guaranteed.**
 - Numerous factors are considered by JELF Loan Review committees when making final decisions about who will be granted a loan and for how much, including total amount of money available for loans each year.
- Accepting and Maintaining a JELF loan.**
 - The student and cosigner must each be able to **print, sign, scan, email AND mail** back the original loan acceptance agreement to JELF so that the funds can be transferred to you in **August and December**. If you wait more than 45 days to process, they will assume that you *no longer need these funds* and reserve the right to loan them to another student in need.
 - As the recipient of a JELF loan, the **student MUST respond to all emails, voicemails and text** messages received from JELF, even if you are unsure of the answer. JELF is here to help.
 - It is the student's responsibility, not the cosigner's, to ensure that all the required documents are submitted electronically, and original signed documents physically mailed.
 - The student will need access to a printer, scanner and a post office while at school in order to complete this process and cannot wait until at home from college.
 - The student must email a copy of completed grades each semester.
 - Dropping to part time status will affect loan eligibility.
 - If university status changes from "in good academic status" on the transcript the student may no longer be eligible for the allocated loan
 - If the loan is no longer needed, the student must advise the JELF office ASAP via email.
- Review Their Homework:**
 - Review which documents are left for them to submit and make sure they understand what they are. Document submission deadline - June 15 or October 15.
 - They should upload the documents through the student or cosigner portal on the JELF website. Contact JELF with any questions at application@jelf.org.