



Jewish Educational Loan Fund

Interest-free Loans *for* Higher Education

Mission:

JELF (Jewish Educational Loan Fund) provides interest-free loans for higher education to Jewish students in need from the five-state region of FL, GA, NC, SC and VA (excluding metro DC). Higher education includes undergrad, graduate, vocational and/or technical school programs. A student must be enrolled in a U.S.-accredited school full-time and remain in good academic standing.

History:

JELF began as the Hebrew Orphans' Home (HOH) in Atlanta in 1889, serving the same five states that it continues to serve today. In the 1930s, the HOH evolved into a foster care agency but due to changing times, began providing interest-free loans in the early-1960s to combat the need to help Jewish students with post-secondary education. The name JELF was rolled out in 1989 and since then, our only mission is to loan with no interest – a biblical principal and the highest form of tzedakah.

Recent Lending Stats:

- In 2023, JELF loaned \$2 million to 438 Jewish students in need.
- This saves over \$1 million in interest for current JELF recipients alone.
- Over the past decade, JELF has provided 3,500+ loans, totaling more than \$17 million.
- JELF has a 99% student loan repayment rate for 17 consecutive years.
- Scores of former recipients are now active donors and leaders.



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