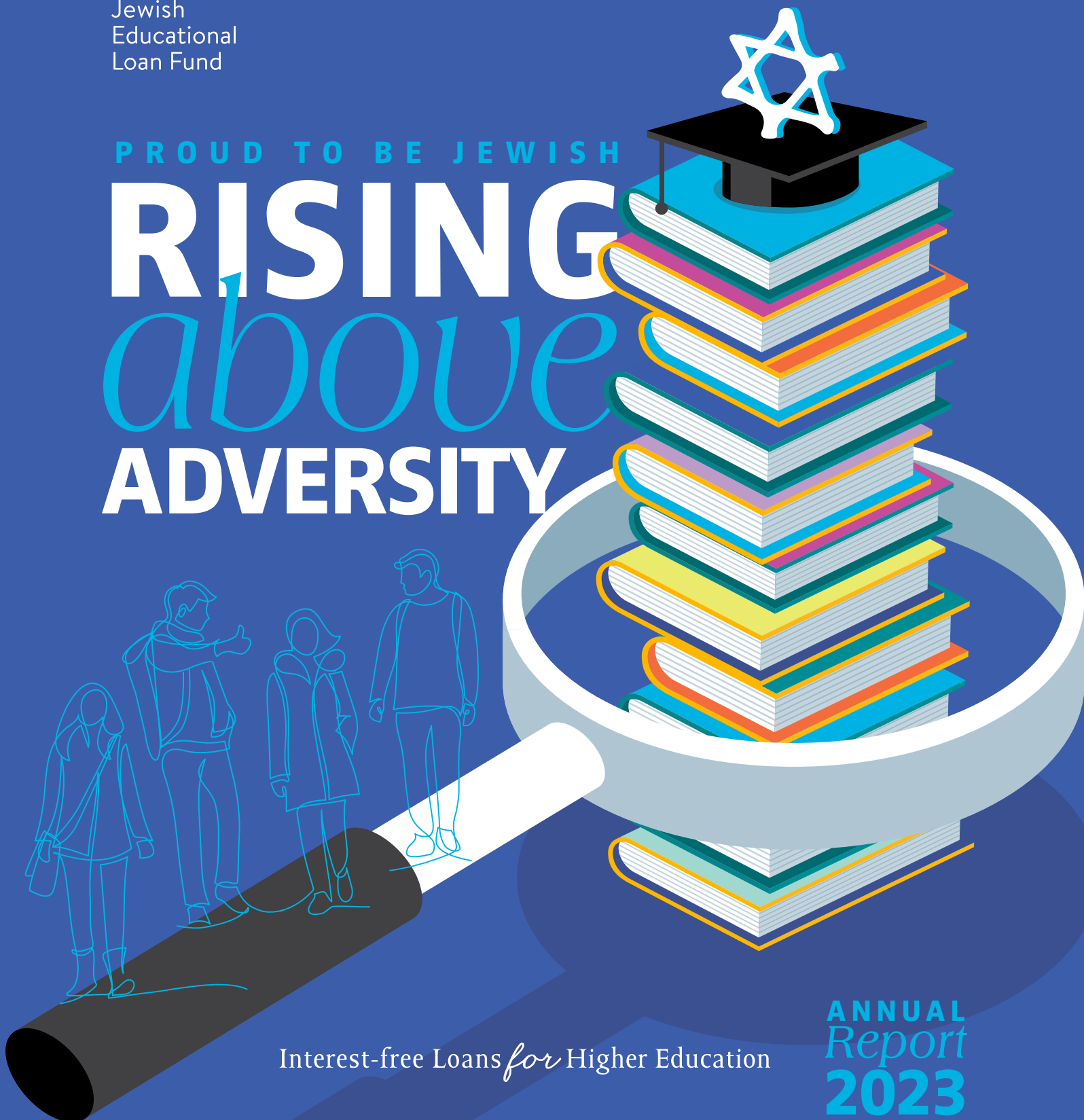




PROUD TO BE JEWISH

RISING *above* ADVERSITY



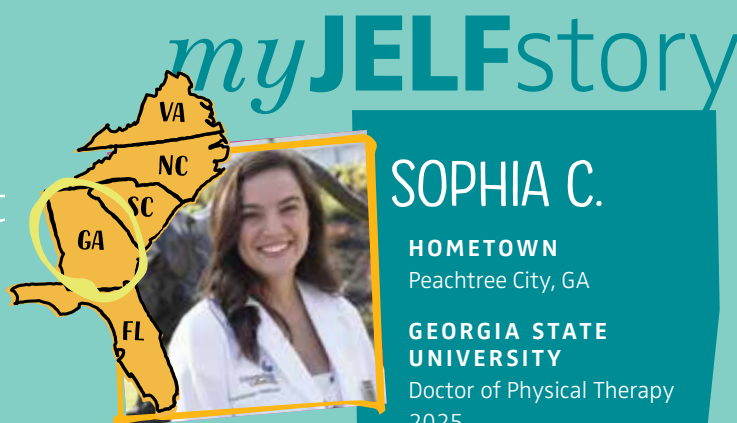
Interest-free Loans *for* Higher Education

ANNUAL
Report
2023

0% INTEREST LOANS

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

Our 2023 Annual Report is a testament to JELF's commitment to helping our student borrowers achieve success in the face of adversity – whether at home or on campus.

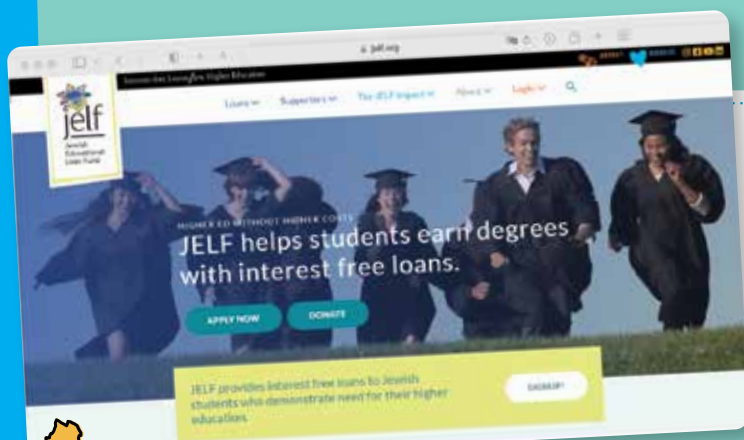


SOPHIA C.

HOMETOWN
Peachtree City, GA

GEORGIA STATE UNIVERSITY
Doctor of Physical Therapy
2025

“JELF has allowed me to further my education. I have wanted to be a physical therapist since high school and I am grateful to finally achieve my goals with the help of JELF.”



**VISIT US
ONLINE** jelf.org



ELISHEVA G.

HOMETOWN
Boca Raton, FL

**UNIVERSITY OF MARYLAND,
COLLEGE PARK**
B.S. 2026

myJELFstory

“JELF's last-dollar funding enabled me to pursue a degree as an animal science major. Despite the challenging environment of increasing anti-Israel activity on campus, I continue to stand in solidarity with the Jewish community, actively engaging in campus Jewish life. JELF's ongoing support helps students like me overcome financial barriers and combat rising antisemitism in college.”

A Message From Our Leaders



EMILY SAUERTEIG
BOARD CHAIR

I find inspiration in JELF's unwavering commitment to supporting Jewish students. JELF's impactful contributions, resilient community spirit, and collaborative ethos is what initially captivated me and has energized me as a volunteer for the past 8 years. Despite our growth, JELF continues to face a persistent funding gap that leaves our students with unmet financial needs. This year, antisemitism and the war in Israel altered trajectories, testing our collective strength as a community. JELF is devoted to expanding support and evolving to meet the needs of a changing educational landscape. I am deeply grateful for the steadfast dedication of all those who support JELF.

Emily Sauerteig

JELF BOARD CHAIR, 2024 - 2026

**JENNA LEOPOLD
SHULMAN** **CEO**



In my 10th year as CEO, I continue to be amazed by JELF's investment in students' dreams. With \$2 million provided to 438 students in 2023, we were able to make a meaningful impact. Looking forward, I am inspired by all the possibilities and remain dedicated to supporting more students on their educational journeys. Thank you so much to all of our supporters for being a vital part of our community – the JELF community. Together we are ensuring a brighter Jewish future.

Jenna Shulman

CHIEF EXECUTIVE OFFICER

antisemitism survey



Understanding the Landscape

In November 2023, JELF conducted a recipient survey to learn how antisemitism was impacting students.

Respondents shared that smaller liberal arts schools are most affected – though no schools are immune.

While on campus:


45% experienced antisemitism.

34% felt uncomfortable at some point because they were Jewish.

Reflective of broader national trends, these results shed light on the challenges faced by Jewish students locally and nationwide.

JELF's approach emphasizes the collective effort needed to create a supportive environment for all Jewish students.

Student Lending Stats

60% 
INCREASE IN
OF STUDENTS

103% 
INCREASE IN
DOLLARS LOANED

	2017	2018	2019	2020	2021	2022	2023
LOAN RECIPIENTS	273	280	296	394	398	396	438
DOLLARS LOANED	\$1,000,046	\$1,011,266	\$1,278,194	\$1,556,497	\$1,880,797	\$1,931,235	\$2,025,000



myJELFstory



CARTER M.

HOMETOWN
Boynton Beach, FL

UNIVERSITY OF MIAMI
School of Law
2026



JELF's loans are a major help to me in financing law school! Interest free means less stress about finances and more focus on my schooling. This program is unique and truly appreciated!”

2023 Student Demographics

23%

of JELF undergraduate borrowers qualified for the Pell Grant. This federal, need-based grant is offered to those whose families earn under \$60,000 annually.

12%

received government aid, such as welfare, Medicaid or social security.

29%

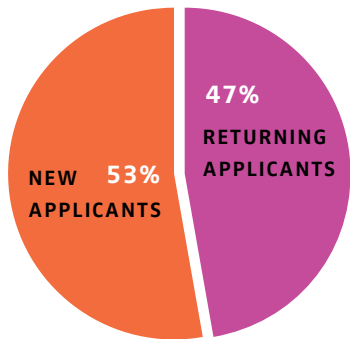
are first generation Americans.

30%

GRADUATE

70%

UNDERGRADUATE



In 2023, JELF students attended a total of 175 accredited universities and higher education programs.

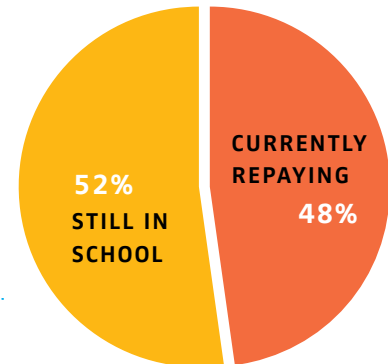
JELF Loans Awarded by Community

		2021		2022		2023		
COMMUNITY		# STUDENTS	\$ LOANED	# STUDENTS	\$ LOANED	# STUDENTS	NEED	\$ LOANED
TOTALS		398	\$1,880,797	396	\$1,931,235	438	\$3,141,476	\$2,025,000
FLORIDA	BOCA-S. PALM BEACH	44	\$204,539	47	\$233,710	46	\$323,354	\$248,842
	BROWARD	43	\$204,843	40	\$224,086	45	\$333,105	\$236,223
	GAINESVILLE	1	\$6,000	1	\$7,470	1	\$7,980	\$4,000
	GULF COAST	3	\$13,124	0	0	0	\$0	\$0
	JACKSONVILLE	12	\$61,058	8	\$42,528	4	\$24,782	\$14,500
	MIAMI	26	\$129,722	29	\$153,868	38	\$254,985	\$180,039
	NAPLES	1	\$4,287	0	0	3	\$20,542	\$18,800
	ORLANDO	8	\$32,006	13	\$58,798	20	\$134,594	\$82,348
	PALM BEACH	15	\$74,011	16	\$71,363	19	\$135,259	\$93,994
	PENSACOLA	0	0	1	\$1,500	1	\$6,632	\$5,000
	SARASOTA-MANATEE	5	\$26,565	3	\$16,750	6	\$39,338	\$32,242
	TALLAHASSEE	3	\$18,510	1	\$5,000	2	\$15,534	\$9,500
	TAMPA	16	\$88,248	16	\$70,512	13	\$74,230	\$48,862
GEORGIA	ATLANTA	121	\$565,444	124	\$593,614	134	\$932,233	\$596,540
	AUGUSTA	3	\$13,800	3	\$17,500	1	\$7,242	\$4,500
	SAVANNAH	1	\$7,418	5	\$23,654	3	\$21,890	\$18,772
NORTH CAROLINA	ASHEVILLE	4	\$13,500	3	\$17,194	3	\$20,976	\$14,500
	CHARLOTTE	17	\$74,626	13	\$48,591	17	\$118,696	\$78,446
	DURHAM-CHAPEL HILL	6	\$34,840	10	\$50,171	8	\$60,856	\$39,500
	GREENSBORO	14	\$63,240	13	\$65,568	16	\$116,453	\$78,620
	RALEIGH-CARY	21	\$81,050	16	\$67,226	18	\$117,889	\$61,472
SOUTH CAROLINA	CHARLESTON	9	\$40,730	8	\$35,000	8	\$54,911	\$29,722
	COLUMBIA	4	\$18,000	4	\$23,628	9	\$56,213	\$44,094
VIRGINIA	RICHMOND	8	\$45,094	6	\$29,300	6	\$45,278	\$30,098
	ROANOKE	2	\$10,174	1	\$3,220	0	\$0	\$0
	TIDEWATER	6	\$27,518	8	\$39,043	10	\$75,790	\$58,928
OTHER COMMUNITIES*		5	\$22,450	7	\$31,941	7	\$45,500	\$25,500

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

JELF BY THE NUMBERS

In 2023, JELF managed an outstanding loan portfolio of **\$10.5 million** to **1,298 students**.



TOTAL RESOURCES



JELF collected **\$890,202** in loan repayments

\$1.8 million raised from unrestricted donor contributions

JELF's investment fund **\$4,865,503** as of 12/31/23

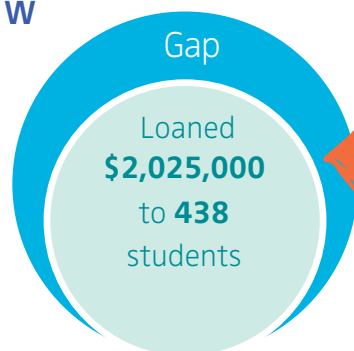
INVESTING IN IMPACT

TOTAL COST TO RUN JELF **\$1.15 million**

includes program expenses, marketing, operations, fundraising, and loan portfolio management

2023 LOAN REVIEW

Total amount needed by all students **\$3,141,476**



JELF was unable to fund the remaining gap of **\$1,116,476** or **35%** of the total student need.

JELF IS CONSISTENTLY RATED FOUR-STARs



LOCAL JELF ADMINISTRATORS

JELF partners with **26** Jewish agencies* to administer its loan program at the local level. All applicants participate in a personal interview, allowing JELF to better understand students' financial challenges.

	Ruth & Norman Rales Jewish Family Services, Inc. SOUTH PALM BEACH, FL	Jaclyn Tureff Wendy Goodman
	JELF (Jewish Educational Loan Fund) BROWARD, FL	Megan Hershenson Bari Goldberg
	Jewish Council of North Central Florida GAINESVILLE, FL	Linda Maurice
	Gulf Coast Jewish Family & Community Services, Inc. GULF COAST, FL	Gail Allen
	Jacksonville Jewish Family & Community Services JACKSONVILLE, FL	Hilary Bettman
	Jewish Community Services of South Florida MIAMI, FL	Gareth Fink
	Jewish Federation of Greater Naples NAPLES, FL	Renee Bialek
	Alpert Jewish Family & Children's Service of Palm Beach County N. PALM BEACH, FL	Olivia Tartakow
	Shalom Orlando ORLANDO, FL	Lisa Wayne
	Pensacola Jewish Federation PENSACOLA, FL	Rabbi Joel Fleekop, Temple Beth El
	The Jewish Federation of Sarasota-Manatee SARASOTA, FL	Kathy Bublik
	Temple Israel TALLAHASSEE, FL	Stefanie Posner
	Tampa Jewish Family Services TAMPA, FL	Bev Tannenbaum
	JELF (Jewish Educational Loan Fund) ATLANTA, GA Heidi Geller Bobbie Griff Jennie Medeiros	Melissa Perlmutter Suzanne Prado
	Jewish Community Center and Federation of Augusta AUGUSTA, GA	Nicky Spivak z"l Cathy Fishman
	Savannah Jewish Federation SAVANNAH, GA	Adam Solender
	Jewish Family Services of Western North Carolina ASHEVILLE, NC	Carrie McGuire
	Jewish Family Services of Greater Charlotte, Inc. CHARLOTTE, NC	Rachel Green
	Jewish For Good DURHAM - CHAPEL HILL, NC	Jenny Schwartz
	Greensboro Jewish Family Services GREENSBORO, NC	Jenny Schultz
	Raleigh - Cary Jewish Family Services RALEIGH, NC	Lauren Primato
	Jewish Family Services of Greater Charleston CHARLESTON, SC	Miriam Jones
	Columbia Jewish Federation COLUMBIA, SC	Alison Cherry
	Jewish Family Services RICHMOND, VA	Teresa Baldwin
	Roanoke Jewish Federation ROANOKE, VA	Court Rosen
	Jewish Family Service of Tidewater TIDEWATER, VA	Michelle Walter

* Visit jelf.org/lja
for a complete list.



2023

Gatherings

JELF hosted events throughout the region, where we enjoyed connecting with many supporters.

SOIRÉE AT THE ALFOND INN

Winter Park, FL

Philanthropist and Host Alan H. Ginsburg with Leonard Feinberg whose mother grew up in JELF's Hebrew Orphans' Home



Chief Development Officer Josh Schaier with Pearl and Howard Lefkowitz



Current JELF Recipients who shared their stories during the evening



JELF Recipient Helena V., with host David Kulbersh, Naomi Farber, and host Jane Kulbersh

COCKTAIL GATHERING

Columbia, SC

DONOR BRUNCH

Marietta, GA



JELF recipient Eli B. with Past Board Chair Jane Aronoff



Board Member Richard Jacobson, Dede Thompson and Executive Board Member Bob Thompson

SOUTH FLORIDA EVENING

Boca Raton, FL



Ricki and Dr. Morgan Tannenbaum with co-hosts Cara Ovadia and Board Member Eitan Ovadia



Co-hosts Alexis and Ron Krudo

YOUNG PROFESSIONALS SUNDAY MEETUP

Atlanta, GA



Melanie Waitzer and Board Member Ian Roth



Jason Frank and Board Member Jared Seff



Past Board Chair Stan Lowenstein

Brittany Videlefsky and Board Member Josh Videlefsky



JELF Executive Board Member Andy Gross, recipient of the Steve and Eydie Koonin Service Award, and Abi Gross



147TH ANNUAL MEETING

Temple Sinai, Atlanta, GA

mazel tov!

JELF Executive Board Member and Audit Chair Richard Peretz, the former CFO of UPS, shares his impactful story



Rene Sauerteig and new Board Chair Emily Sauerteig, along with their family



JELF Executive Board Member Greg Gaylis, recipient of the Steve and Eydie Koonin Service Award, and Jade Gaylis



Past Board Chair Jeff Alperin, recipient of the Garber Honor Roll Award, and Michelle Alperin

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)

Anonymous	Vicki and Gerry Benjamin	Mark Coan	Hope and Craig Kaufman
Jane and Craig Aronoff	Sheryl Blechner	Ann and Jay Davis	Robin and Marc Pollack

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

Anonymous (3)	Ann and Jay Davis	Judge Wendy Shoob	Mitzi and Steve Waronker
Juliet Asher and Michael Golden	Stephanie and Barry Gang	and Walter Jospin	Dara and Mark Wassersug
Cherie and Gary Aviv	Heidi and David Geller	Kathy and David Siegel	Judy and Kevin Wolman
Susan and Brian Banner	Elizabeth and Jeffrey Greenwald	Randie Siegel	
Lindsey and Justin Barry	The Helen Marie Stern Fund	Linda and Mark Silberman	
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Lynne Borsuk and Robert Smulian	Anna and Craig Savage	Marilyn and Mickey Steinberg	

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

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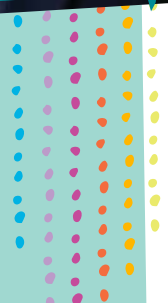
IN LOVING MEMORY *Noah*LEOPOLD

Noah Leopold, of blessed memory, was the brother of our CEO Jenna Shulman. He was devoted to his wife, Michelle, parents Karen and Norman Leopold, loved by his family and friends and committed to his work as an attorney. Noah was also one of JELF's biggest fans.

After Noah's untimely passing in 2023, his family and friends have ensured that his legacy lives on by raising significant funds for JELF in his memory.



To learn more about Noah or to make a gift in his memory, visit jelf.org/heat-for-noah.



2023 JELF

supporters

The following donors made contributions of \$500 or more to JELF between January 1, 2023 and December 31, 2023.

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



\$50,000 - \$99,999

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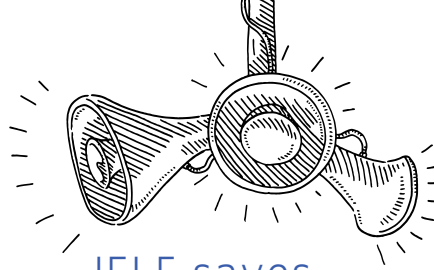
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“My sister and I would not be where we are today without the help of the Jewish community. It was an honor to have the opportunity to share my story with JELF donors this year several times! In the future, I plan to donate to JELF to help students like me who have similar struggles and financial barriers.”

EMILY G.

HOMETOWN
 Lake Worth, FL
FLORIDA GULF COAST UNIVERSITY
 Nursing
 2024

myJELFstory

“Among all the other expenses, the cost of nursing books is astronomical, and my parents have had recent financial difficulties. With JELF’s support, I am excited to breathe easier now, and not add to my current stress of being a student!”



THANK YOU TO OUR EVENT *sponsors*

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JELF's rich history dates to the Hebrew Orphans' Home in 1889. For over a century, JELF has had a legacy of commitment to education and Jewish community.

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THE CHILDREN OF THE HEBREW
ORPHANS' HOME. Circa 1928



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