

CHARTING *the* COURSE



ANNUAL
Report
2024

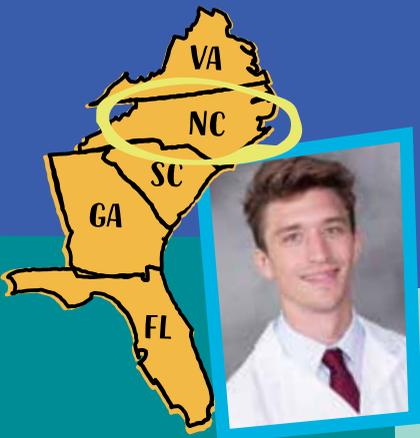
Interest-free Loans
for Higher Education

0%

INTEREST
LOANS

**\$2.1 million to
473 students
in 2024**

For full
lending stats,
see pages 3-4.



BRANDON H.

HOMETOWN
Charlotte, NC

**FLORIDA
ATLANTIC
UNIVERSITY**
Charles E Schmidt
College of Medicine
M.D. Class of 2026

*my***JELF**story

“JELF has taken significant stress off the already tumultuous pressure of financing medical school and I am forever grateful for the help that they have provided me!”

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Dear Friends,

As we reflect on the past year, we are filled with immense gratitude for the unwavering support of our JELF community. Each year, the Jewish Educational Loan Fund stands as a pillar of hope, ensuring that Jewish students across our region have the financial support needed to pursue their educational dreams. Thanks to you, JELF continues to break down financial barriers and empower Jewish students to build brighter futures.

In 2024, we witnessed the transformative impact of our interest-free loans, helping more students than ever before. Behind every number in this report is a story—of perseverance, ambition, and the power of education to change lives. From aspiring doctors and engineers to future teachers and changemakers, JELF recipients are shaping the world in ways that honor our shared values and commitment to giving back.

As we look ahead, we remain committed to expanding our reach and deepening our impact. The **rising cost of education makes JELF's mission more critical than ever**, and with your continued partnership, we will ensure that financial need never stands in the way of a student's potential.

Thank you for being an essential part of JELF's journey. Your generosity is not just an investment in education—it is an investment in the future of our Jewish community.

With gratitude,

Jenna Shulman *Emily Sauerteig*
Jenna Leopold Shulman Emily Sauerteig
Chief Executive Officer Board Chair



A POWERFUL Conversation ON ANTISEMITISM

In September 2024, six JELF recipients participated in a live discussion about their experiences as Jewish students today. **LISTEN HERE.**



*Former JELF Recipient

JELF Loans Awarded by Community

COMMUNITY	2022		2023		2024			
	# STUDENTS	\$ LOANED	# STUDENTS	\$ LOANED	# STUDENTS	NEED	\$ LOANED	
TOTALS	396	\$1,931,235	438	\$2,025,000	473	\$3,354,897	\$2,158,564	
FLORIDA	BOCA/ DELRAY BEACH	47	\$233,710	46	\$248,842	50	\$359,645	\$262,408
	BROWARD	40	\$224,086	45	\$236,223	48	\$336,080	\$215,438
	GAINESVILLE	1	\$7,470	1	\$4,000	2	\$15,670	\$9,000
	GULF COAST	0	0	0	\$0	1	\$2,918	\$2,918
	JACKSONVILLE	8	\$42,528	4	\$14,500	9	\$66,204	\$38,988
	MIAMI	29	\$153,868	38	\$180,039	45	\$324,523	\$226,914
	NAPLES	0	0	3	\$18,800	4	\$28,778	\$24,756
	ORLANDO	13	\$58,798	20	\$82,348	21	\$138,810	\$85,432
	PALM BEACH	16	\$71,363	19	\$93,994	16	\$107,019	\$82,337
	PENSACOLA	1	\$1,500	1	\$5,000	1	\$6,718	\$6,718
	SARASOTA-MANATEE	3	\$16,750	6	\$32,242	7	\$45,651	\$36,360
	TALLAHASSEE	1	\$5,000	2	\$9,500	2	\$16,136	\$8,500
	TAMPA	16	\$70,512	13	\$48,862	18	\$124,244	\$77,404
GEORGIA	ATLANTA	124	\$593,614	134	\$596,540	136	\$998,957	\$598,562
	AUGUSTA	3	\$17,500	1	\$4,500	1	\$6,498	\$6,000
	SAVANNAH	5	\$23,654	3	\$18,772	2	\$13,696	\$8,620
NORTH CAROLINA	ASHEVILLE	3	\$17,194	3	\$14,500	3	\$21,882	\$14,500
	CHARLOTTE	13	\$48,591	17	\$78,446	19	\$134,598	\$88,002
	DURHAM-CHAPEL HILL	10	\$50,171	8	\$39,500	8	\$55,769	\$33,005
	GREENSBORO	13	\$65,568	16	\$78,620	10	\$65,084	\$42,445
	RALEIGH-CARY	16	\$67,226	18	\$61,472	27	\$191,353	\$95,400
SOUTH CAROLINA	CHARLESTON	8	\$35,000	8	\$29,722	8	\$64,570	\$34,430
	COLUMBIA	4	\$23,628	9	\$44,094	11	\$68,009	\$51,890
VIRGINIA	RICHMOND	6	\$29,300	6	\$30,098	9	\$62,391	\$43,527
	ROANOKE	1	\$3,220	0	\$0	1	\$5,474	\$1,000
	TIDEWATER	8	\$39,043	10	\$58,928	6	\$38,069	\$25,460
	OTHER COMMUNITIES*	7	\$31,941	7	\$25,500	8	\$56,151	\$38,550

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

Faith in the Future

THE JUDITH AND AARON ALEMBIK ENDOWMENT FUND

JUDY ALEMBIK



GARY ALEMBIK

A \$1 million gift honoring the late Aaron Alembik will provide critical funding to the children of Jewish clergy.

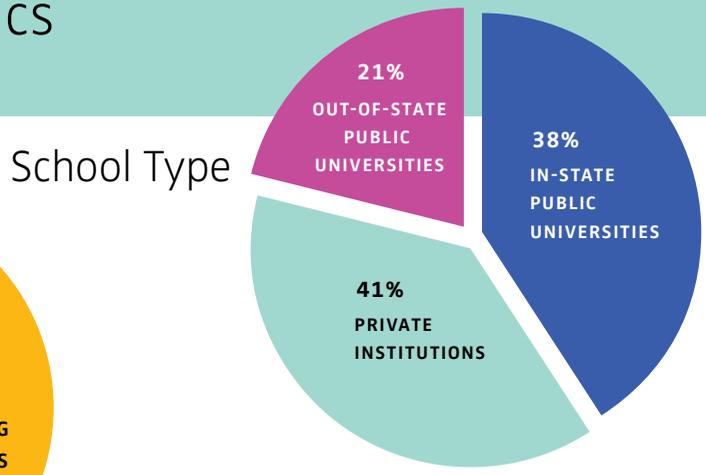
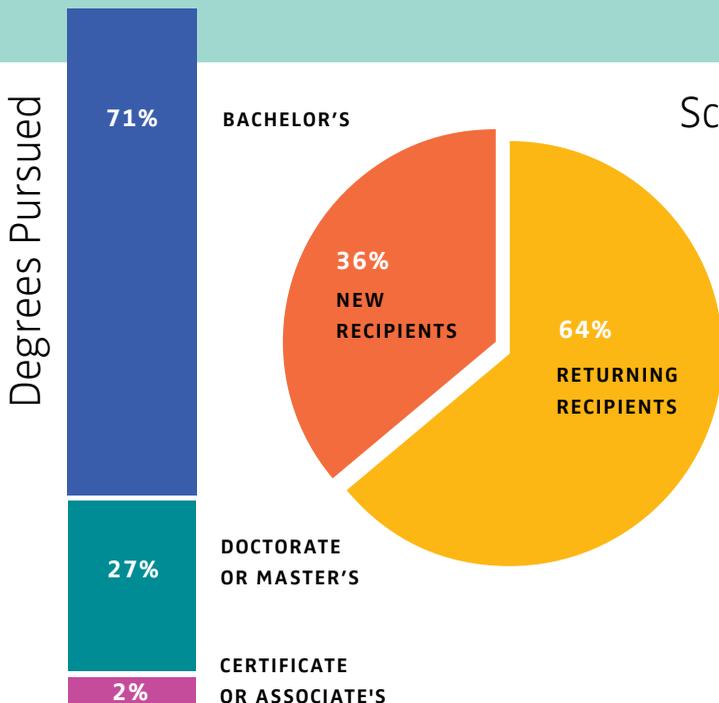
As a Holocaust survivor who built a successful legal career in the U.S., Aaron and his wife, Judith, also an attorney, always prioritized education. Now, their family is paying that commitment forward. **"Rabbis and cantors are central to our Jewish communities,"**

says son Gary Alembik. "This endowment honors their contributions by helping their children access the education they deserve, and it is our lasting legacy of gratitude."

To learn more, visit jelf.org/clergy



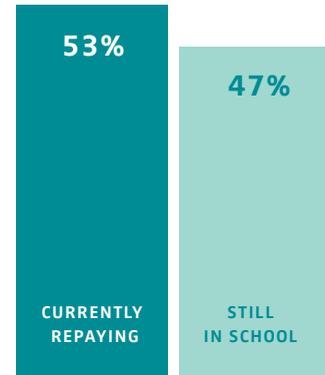
2024 Student Demographics



With only **24%** of JELF students having a 529 or other college savings plan, there's a pressing need to help more families plan ahead for the future.

JELF by the Numbers

In 2024, JELF managed an outstanding loan portfolio of **\$11.8 million TO 1,379 students.**



TOTAL RESOURCES



JELF collected \$960,000 in loan repayments

\$1.8 million raised from unrestricted donor contributions

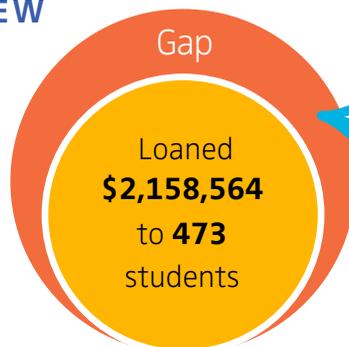
JELF's investment fund \$4,938,618 as of 12/31/24

INVESTING IN IMPACT

TOTAL COST TO OPERATE JELF \$1.2 million includes program expenses, marketing, operations, fundraising, and loan portfolio management

2024 LOAN REVIEW

Total amount needed by all JELF applicants \$3,354,897



JELF was unable to fund the remaining gap of \$1,196,333 or 35% of the total need.

JELF IS CONSISTENTLY RATED FOUR-STARS BY



Local JELF Administrators

JELF partners with 25* 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		Jewish Community Center and Federation of Augusta AUGUSTA, GA	Jennifer Wood
 ADMINISTERED BY	JELF (Jewish Educational Loan Fund) BROWARD, FL	Megan Hershenson Bari Goldberg		Savannah Jewish Federation SAVANNAH, GA	Sam Friedman
	Jewish Council of North Central Florida GAINESVILLE, FL	Linda Maurice		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	Rachel Green Sara Scheibner
	Jewish Family & Community Services JACKSONVILLE, FL	Hilary Bettman		Jewish For Good DURHAM - CHAPEL HILL, NC	Shoshana Funk
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	Alpert Jewish Family & Children's Service of Palm Beach County N. PALM BEACH, FL	Olivia Tartakow Cindy Beadle Rita Martinez		Jewish Family Services of Greater Charleston CHARLESTON, SC	Miriam Jones
	Shalom Orlando ORLANDO, FL	Lisa Wayne		Columbia Jewish Federation COLUMBIA, SC	Jennifer Dearing
	Pensacola Jewish Federation PENSACOLA, FL	Rabbi Joel Fleekop, Temple Beth El		Greenville Jewish Federation GREENVILLE, SC	Courtney Tessler
	The Jewish Federation of Sarasota-Manatee SARASOTA, FL	Kim Adler Carly Zenker		Jewish Family Services RICHMOND, VA	Teresa Baldwin
	Temple Israel TALLAHASSEE, FL	Stefanie Posner		Roanoke Jewish Federation ROANOKE, VA	Court Rosen
	Tampa Jewish Family Services TAMPA, FL	Bev Tannenbaum		Jewish Family Service of Tidewater TIDEWATER, VA	Michelle Walter
 ADMINISTERED BY	JELF (Jewish Educational Loan Fund) ATLANTA, GA Heidi Geller Bobbee Griff Jennie Medeiros	Melissa Perlmutter Suzanne Saunders-Prado			

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



2024

Gatherings

WINE & CHEESE EVENING

Alpharetta, GA
Oct. 29, 2024



Co-Hosts
Maynav
Golomb and
Charla
Weinsier



Falon and Josh Elbaz,
JELF recipient, along
with fellow recipient
and Board Member
Jane Sandler



JELF recipient
Sophia Charyton
with Board Chair
Emily Sauerteig

Board Member Joshua
Videlefsky with JELF
recipients Katie and
Dr. Brandon Estroff,
and longtime supporter
Brad Kirschner



YOUNG PROFESSIONALS HAPPY HOUR

Alon's Bakery, Atlanta, GA
May 7, 2024

COCKTAIL PARTY

Tampa, FL
Nov. 12, 2024



Event Chair
Dori Marlin, CEO
Jenna Shulman
and Event Chair
Michael Silver

YOUNG PROFESSIONALS HAPPY HOUR

Alon's Bakery, Atlanta, GA
May 7, 2024



Drs. Stephen and
Marianne Garber
with Garber Honor
Roll Recipient and
past Board Chair
Rob Rickles



JELF recipient
and USF student
Ezra Bershadski
with former
USF President
Dr. Judy Genshaft



Koonin Award
Recipients
Richard Peretz
and JELF recipient
Ilana Lind with
Eydie Koonin
(center)

148TH ANNUAL MEETING

Temple Sinai, Atlanta, GA
Feb. 4, 2025



Rachel Ramaglia,
JELF recipient
and event speaker

Mazel Tov!

SPONSOR A STUDENT *donors*

Thank you to the following donors whose commitment to JELF provides students with interest-free loans for four consecutive years:

DOCTORATE LEVEL: \$40K (\$10K/YEAR)

Anonymous	Sheryl Blechner	The Helen Marie Stern Fund	Linda and Mark Silberman
Jane and Craig Aronoff	Mark Coan	Hope and Craig Kaufman	
Vicki and Gerry Benjamin	Ann and Jay Davis	Robin and Marc Pollack	

SCHOLARS LEVEL: \$20K (\$5K/YEAR)

Anonymous (2)	Lynne Borsuk and Robert Smulian	Patty and Doug Reid Family Foundation, Inc.	Julie Simon and Adam Sklaver
Ellen Aronovitz and Michael Plasker	Ann and Jay Davis	Ilana and Richard Peretz	Beth Starr
Juliet Asher and Michael Golden	Stephanie and Barry Gang	Anna and Craig Savage	Cynthia and Howard Steinberg
Cherie and Gary Aviv	Heidi and David Geller	Judge Wendy Shoob and Walter Jospin	Marilyn and Mickey Steinberg
Susan and Brian Banner	Elizabeth and Jeffrey Greenwald	Kathy and David Siegel	Dede and Bob Thompson
Lindsey and Justin Barry	Jennifer and Ross M. Levin	Randie Siegel	Mitzi and Steve Waronker
Cindy and Bruce Becker	Risa and David Miller		Dara and Mark Wassersug
Paul Benamy			Judy and Kevin Wolman

MASTERS LEVEL: \$14,400 (\$3,600/YEAR)

Mindy and Warren Binderman	Nancy and Ronnie Galanti	Julie Kleinman	Mark Kopkin
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BACHELORS LEVEL: \$10K (\$2,500/YEAR)

Stephanie and Marshall Abes	Jacqueline Dubowsky and Farlen Halikman	Abi and Andy Gross	Amy and Philip Rubin
Sheila and Dave Adelman	Lori and Jay Eisenberg	Maria Gurevich	Andrea and Kevin Rubin
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Alex Aron and Adam Seligman	Jessica and Ori Epstein	Carole Kirschner	Jan and Craig Sher
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Karen and David Balsler	Lora and Geoffrey Fishman	Lynne and Steve Kushner	Randi and Elliot Siegel
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Lori and Paul Carling	Elizabeth Goldberg and Scott Greenwald	Alison Rand and Allan Zachariah	Stacy and Todd Gorelick
Elizabeth Davis		Ellen and Rob Rickles	

Thank you TO OUR DONORS



JELF extends sincere appreciation for the support received from the following Jewish Federations across our five-state region:

- CHARLESTON JEWISH FEDERATION
- COLUMBIA JEWISH FEDERATION
- GREATER MIAMI JEWISH FEDERATION
- GREENSBORO JEWISH FEDERATION
- JEWISH COMMUNITY FEDERATION OF RICHMOND
- JEWISH COUNCIL OF NORTH CENTRAL FLORIDA
- JEWISH FEDERATION AND FOUNDATION OF NORTHEAST FLORIDA
- JEWISH FEDERATION OF BROWARD COUNTY
- JEWISH FEDERATION OF COLUMBUS GA
- JEWISH FEDERATION OF FLORIDA'S GULF COAST
- JEWISH FEDERATION OF GREATER ATLANTA

- JEWISH FEDERATION OF GREATER CHARLOTTE
- JEWISH FEDERATION OF MACON AND MIDDLE GEORGIA
- JEWISH FEDERATION OF GREATER NAPLES
- JEWISH FEDERATION OF PALM BEACH COUNTY
- JEWISH FEDERATION OF RALEIGH-CARY
- JEWISH FEDERATION OF SARASOTA-MANATEE
- JEWISH FEDERATION OF S. PALM BEACH COUNTY
- JEWISH FOR GOOD – DURHAM / CHAPEL HILL
- SAVANNAH JEWISH FEDERATION
- SHALOM ORLANDO
- TAMPA JEWISH COMMUNITY CENTERS & FEDERATION

2024 JELF

supporters

The following donors made contributions of \$500 or more to JELF between January 1 and December 31, 2024

CHECK OUT THE COMPLETE LIST
AT jelf.org/annual-report



\$100,000 +

Gary Alembik and Steve Graves. **ATLANTA, GA**
Judy Alembik. **ATLANTA, GA**

\$50,000 - \$99,999

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Cynthia and Howard Steinberg. **ATLANTA, GA**
Ronit Walker and Matt Bronfman. **ATLANTA, GA**



JELF alumni gave at record levels in 2024 – fueled by a matching challenge that doubled their impact, enabling JELF to reach more students than ever.

Mitzi and Steve Waronker. **MARIETTA, GA**
 Dara and Mark Wassersug. **ATLANTA, GA**
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 Sara and Robert Franco. **ATLANTA, GA**
 Judy Zaban and Lester Miller z"l. **ATLANTA, GA**

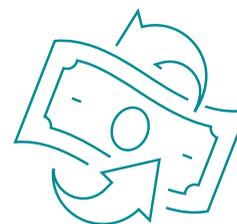
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Sisters in success our **JELF** story

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Richmond, VA

CHRISTOPHER NEWPORT UNIVERSITY

B.S. Accounting + Finance

M.S. Clinical Mental Health Therapy



Raised by a single mother in Richmond, VA, sisters Arielle and Alexis B. always dreamed of higher education—but financial constraints made that dream uncertain.

Thanks to JELF's support, both were able to attend Christopher Newport University without the overwhelming burden of student debt.

For Alexis, JELF's help meant she could double major in accounting and finance, immerse herself in extracurriculars, and land a full-time job at the Federal Reserve upon graduation.

Arielle, empowered by the financial relief, excelled in her studies, graduating at the top of her honors program and continuing on to pursue a master's degree in Clinical Mental Health Therapy.

Arielle's goal? To provide low-cost, if not free, therapy for Jewish students in need.

Arielle is grateful for JELF's support:

“From the bottom of my heart, thank you for allowing me to follow my dreams. I fully intend to give back to JELF to help future scholars like me pursue higher education.”

Because of JELF, the sisters are not just achieving their goals—they are paying them forward.

**ARIELLE &
ALEXIS B.**



The Hebrew Orphans' Home, JELF's predecessor organization, stood at 478 Washington Street in downtown Atlanta from 1889 - 1948.

Learn more about JELF!
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HIGHER EDUCATION BY THE NUMBERS

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20 years

The average loan borrower takes this long to pay off their federal student loans – if they ever do.

40 million

Americans with student debt, with 20% of borrowers already in default.

ONLY 20%

Just 1 in 5 Jewish families open college savings plans, leaving students struggling when tuition comes due.

NEARLY 60%

of students say financial stress delays graduation or forces them to drop out.

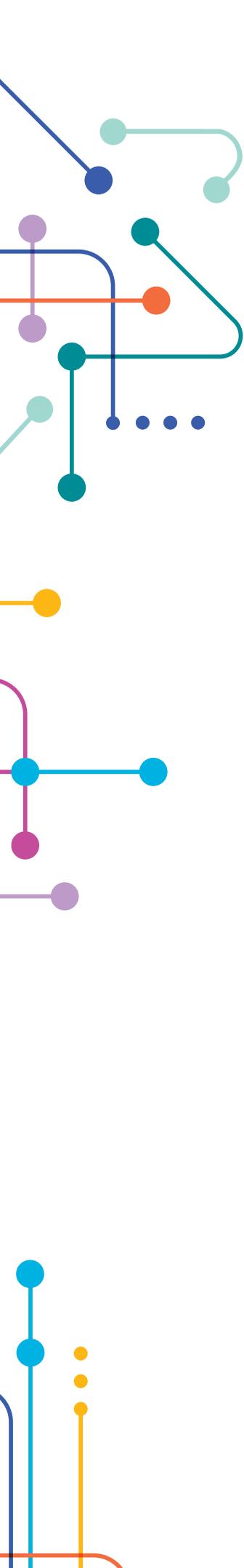
DECLINING enrollment

Financial concerns are the top reason students skip college.



JELF changes lives for Jewish students – providing a means to make higher education possible without the lifelong burden of debt.

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