

TURNING *dreams* INTO DIPLOMAS

ANNUAL
REPORT
2025

Interest-free Loans *for* Higher Education



0%
**INTEREST
LOANS**

Some students
just need the
chance to succeed.

JELF provides interest-free loans that
help turn education into independence.



ERIC S.
RECENT
COLLEGE
GRADUATE

*my***JELF**story

“ Thank you again for believing in me and investing in my education. JELF's support has made a meaningful difference in my life, and it motivates me to continue working hard and striving for success.”

JELF borrowers have created
a sustainable cycle of support
for future students.



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Cathy Miller

Chief Development Officer
Josh Schaier

Director of Loan Program
Sandra Bass

Senior Development Officer
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*Former JELF Recipient



Richard Peretz
BOARD CHAIR

I'm honored
to be JELF
Board

Chair and grateful for the trust placed in me. This is a meaningful time to serve, as JELF's impact and responsibility continue to grow.

I have looked forward to diving into this role at a time when JELF's impact — and responsibility — have never been greater.

JELF's model is both powerful and proven. By providing interest-free loans and achieving exceptional repayment rates, we are able to recycle capital, support more students, and steward donor dollars responsibly. It's a rare alignment of mission and financial discipline — and one that sets JELF apart.

As Board Chair, my focus is expanding our donor and alumni pipelines, strengthening our financial foundation, and ensuring we meet growing demand without compromising the excellent service we provide to students and their families.

At its core, JELF is about access, opportunity, and trust — and protecting that trust is our highest priority.

RICHARD PERETZ
BOARD CHAIR



Jenna Shulman
CEO

Thank you for helping turn dreams into diplomas.

Every JELF loan represents a student's ability to move forward. As I enter my 12th year with JELF, I am overwhelmed by our growing student population and new donor base!

This past year, **nearly 500 students** turned to JELF amid rising educational costs and increasing financial complexity. Meeting that level of demand required thoughtful decision making and disciplined expansion — ensuring we could support students while protecting the integrity of our model.

I'm proud of what we've built together and energized by what lies ahead.

Thank you for being part of JELF's story!

JENNA SHULMAN
CEO

JELF Loans Awarded by Community

COMMUNITY	2023		2024		2025			
	# STUDENTS	\$ LOANED	# STUDENTS	\$ LOANED	# STUDENTS	NEED*	\$ LOANED	
TOTALS	438	\$2,025,761	473	\$2,158,564	480	\$3,554,716	\$2,342,729	
FLORIDA	BOCA / DELRAY	46	\$247,342	50	\$262,408	43	\$318,753	\$231,981
	BROWARD	45	\$236,223	48	\$215,438	59	\$445,854	\$305,635
	GAINESVILLE	1	\$4,000	2	\$9,000	1	\$8,188	\$8,188
	JACKSONVILLE	4	\$14,500	9	\$38,988	12	\$94,586	\$62,516
	MIAMI	38	\$176,539	45	\$226,914	61	\$431,551	\$314,484
	NAPLES	3	\$18,800	4	\$24,756	4	\$31,062	\$24,500
	ORLANDO	20	\$82,348	21	\$85,432	17	\$118,268	\$83,712
	PALM BEACH / BOYNTON	19	\$90,744	16	\$82,337	21	\$151,510	\$112,704
	SARASOTA-MANATEE	6	\$32,242	7	\$36,360	7	\$56,212	\$40,202
	TALLAHASSEE	2	\$7,250	2	\$8,500	2	\$16,986	\$9,000
	TAMPA	13	\$46,362	18	\$77,404	18	\$136,819	\$83,598
GEORGIA	ATLANTA	134	\$584,272	136	\$598,562	119	\$879,798	\$528,508
	AUGUSTA	1	\$4,500	1	\$6,000	1	\$6,015	\$6,015
	SAVANNAH	3	\$18,772	2	\$8,620	4	\$31,034	\$22,120
NORTH CAROLINA	ASHEVILLE	3	\$14,500	3	\$14,500	1	\$4,739	\$4,500
	CHARLOTTE	17	\$78,446	19	\$88,002	21	\$156,451	\$92,438
	DURHAM-CHAPEL HILL	8	\$39,500	8	\$33,005	11	\$78,496	\$44,914
	GREENSBORO	16	\$78,620	10	\$42,445	10	\$69,555	\$47,248
	RALEIGH	18	\$61,472	27	\$95,400	31	\$230,137	\$132,000
SOUTH CAROLINA	CHARLESTON	8	\$29,722	8	\$34,430	5	\$38,854	\$22,000
	COLUMBIA	9	\$44,094	11	\$51,890	11	\$75,640	\$60,750
	GREENVILLE	-	-	-	-	4	\$30,132	\$21,800
VIRGINIA	RICHMOND	6	\$30,098	9	\$43,527	9	\$63,232	\$42,986
	TIDEWATER	10	\$54,915	6	\$25,460	5	\$36,550	\$25,750
JELF: OUT OF COMMUNITY**	8	\$30,500	10	\$49,186	3	\$24,294	\$15,180	

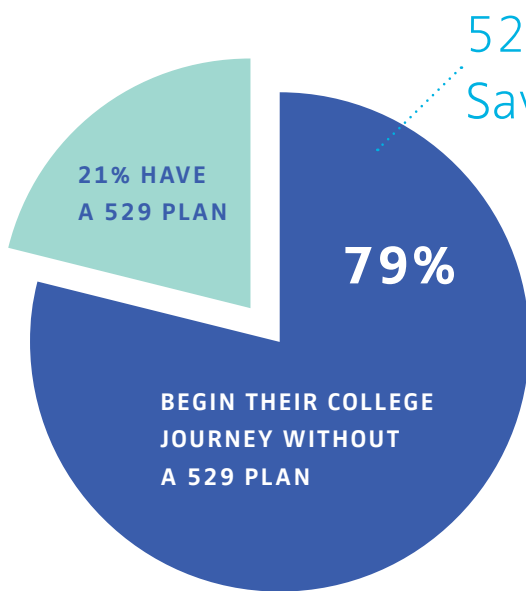
* Student need reflects the total cost of attendance, including tuition, housing, and related education expenses, prior to JELF funding.

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

2025 Student Statistics

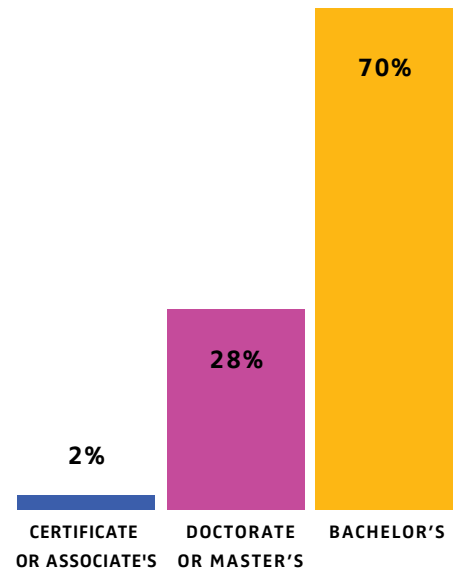
JELF funded **480** students to attend **192** colleges and universities.

Almost **20%** of recipients' families live on **\$60,000/yr** or less.



529 College Savings Plans

Only a small percentage of families currently have a college savings plan — highlighting a powerful opportunity to expand access and support.



Guiding Students Forward

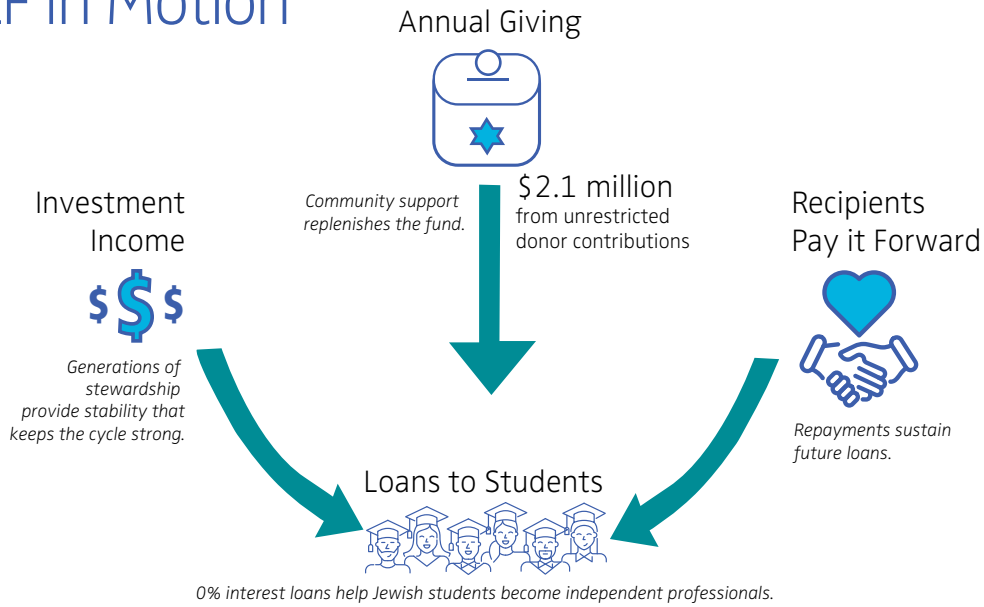


LAURIE TURNER
Miami JELF
Local Administrator,
2001 - 2026

I first became involved with JELF as the Local JELF Administrator (LJA) in Miami through Jewish Community Services (JCS) of South Florida. While in that role, I had the privilege of conducting interviews with **hundreds of students and families** as they navigated the college funding process. **What stayed with me most** was the feedback JELF received — students consistently shared how supported and understood they felt, which meant the world to me.

Being part of their journey did not end with submitting their application. I loved watching so many of them persevere, often despite many obstacles, through undergraduate and graduate school, and as they **built meaningful careers**. That full circle experience is what continues to inspire me and keep me connected to JELF today as a volunteer, donor, and friend of the organization.

JELF in Motion



REPAYMENTS

\$960,000

from 800 students

LOAN PORTFOLIO

\$14 million to

a total of 1,400 students

Total Operating Budget

\$1.3 million

2025 NEW LOANS

\$2.3 million

to 480 students

When Demand *exceeds* Capacity

TOTAL LOANED

\$2.3M

66% fulfilled

TOTAL NEEDED

\$3.5M

34% unmet need

For full audited financials, visit jelf.org/financials



JELF proudly holds Charity Navigator's highest rating.



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. BOCA / DELRAY, FL S. PALM BEACH COUNTY	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		ADMINISTERED BY JELF (Jewish Educational Loan Fund) SAVANNAH, GA	Jenifer Lieberbaum
	Jewish Council of North Central Florida GAINESVILLE, FL	Linda Maurice		Jewish Family Services of Western North Carolina ASHEVILLE, NC	Carrie McGuire
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	The LJD Jewish Family & Community Services JACKSONVILLE, FL	Hilary Bettman		Jewish For Good DURHAM - CHAPEL HILL, NC	Shoshana Funk
	Jewish Community Services of South Florida MIAMI, FL	Gareth Fink		Greensboro Jewish Family Services GREENSBORO, NC	Marsha Cross
	Jewish Federation of Greater Naples NAPLES, FL	Renee Bialek		Raleigh - Cary Jewish Family Services RALEIGH, NC	TBA
	Shalom Orlando ORLANDO, FL	Lisa Wayne		Jewish Family Services of Greater Charleston CHARLESTON, SC	Miriam Jones
	Alpert Jewish Family & Children's Service of Palm Beach County PALM BEACH / BOYNTON, FL	Olivia Tartakow Cindy Mane Rita Martinez		Columbia Jewish Federation COLUMBIA, SC	Jessie Dowsakul
	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	Francesca Jones
	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	Nancy Cherson Heidi Geller Bobbie Griff Jennie Medeiros			

* This list reflects our current partners. For the latest updates →



2025

Gatherings

▶ Former loan recipients reunite, representing the lasting impact of interest-free loans across generations



◀ Drs. Stephen and Marianne Garber and Dede and Bob Thompson, recipient of the 2025 Garber Family Honor Roll Award — pictured with JELF CEO Jenna Shulman



▶ The JELF professional team (not pictured, Jenifer Lieberbaum)



▼ Suzanne Sacks and JELF Board Member Gil Wolchock



▶ JELF Board Members Jared Seff, Jason Frank, and Justin Barry



◀ JELF Board Chair Richard Peretz, joined by son Josh and wife Ilana



▼ Kevin and Dr. Judy Wolman with Nancy and Brad Cherson



▶ Koonin Family Award recipients Ross Linzer, Aaron Lipson, and Eitan Ovadia, pictured with Eydie Koonin



▶ Annual Meeting Co-Chairs, Mindy and Warren Binderman



SPONSOR A STUDENT *donors*

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

PROVOST LEVEL: \$25,000/YEAR (\$100,000)

Susan and Brian Banner

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

Anonymous

Vicki and Gerry Benjamin

Sheryl Blechner

Mark Coan

Ann and Jay Davis

The Helen Marie Stern Fund

Hope and Craig Kaufman

Robin and Marc Pollack

Linda and Mark Silberman

Mitzi and Steve Waronker

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

Anonymous (2)

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Randie Siegel

Julie Simon and Adam Sklaver

Beth Starr

Cynthia and Howard Steinberg

Dede and Bob Thompson

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

Mindy and Warren Binderman

Jessica and Ori Epstein

Julie Kleinman

Mark Kopkin

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

Stephanie and Marshall Abes

Sheila and Dave Adelman

Jeff and Michelle Alperin

Anonymous

Alex Aron and Adam Seligman

Irene Aronin

Karen and David Balsler

Joanne and Eddie Birnbrey

Karen and David Birnbrey

Zane Blechner

Maria Bordetsky

Leslie and Barry Brouner

Lori and Paul Carling

Elizabeth Davis

Jacqueline Dubowsky and Farlen

Halikman

Lori and Jay Eisenberg

Cheryl and David Eppsteiner

Melanie and Ricky Fine

Lora and Geoffrey Fishman

Viki Freeman

Nancy and Ronnie Galanti

Jade and Greg Gaylis

The George B. Kaufman Foundation

Alison and Jeffrey Kaufman

Nancy and Mark Kaufman

Karen and Craig Senft

Steven Gluck

Alexander Goldberg

Abi and Andy Gross

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Maddie and Jonathan Kessler

Lanie and Greg Kirsch

Liz and Phil Krieger

Lynne and Steve Kushner

Jen and Stan Lowenstein

Donna Maslia and Matthew Morton

Michelle and Jon Mittleman

Carolyn Oppenheimer and

Rick Lenner

Cara and Eitan Ovadia

Alison Rand and Allan Zachariah

Ellen and Rob Rickles

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Amy and Andrew Saltzman

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William & Patricia Gorelick Family

Foundation

Bill Gorelick

Gabrielle and Rael Gorelick

Marcelle Gorelick

Stacy and Todd Gorelick

Judy and Kevin Wolman

CAMPUS LEVEL: \$1,800/YEAR (\$7,200)

Ina and Harold Enoch

Alice and Brian Wertheim



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

Thank you TO OUR DONORS

2025 JELF supporters

The following donors made contributions of \$500 or more to JELF between January 1 and December 31, 2025.

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



\$100,000+

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\$50,000 - \$99,999

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The Zalik Foundation Fund. **ATLANTA, GA**

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\$5,000 - \$9,999

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Debbie Kimerling/Schneider. **ATLANTA, GA**
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Randie Siegel. **ATLANTA, GA**
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Judy Zaban. **ATLANTA, GA**

98% of recipients report a stronger connection to their Jewish identity after borrowing from JELF.

\$2,500 - \$4,999

Stephanie and Marshall Abes. **ATLANTA, GA**
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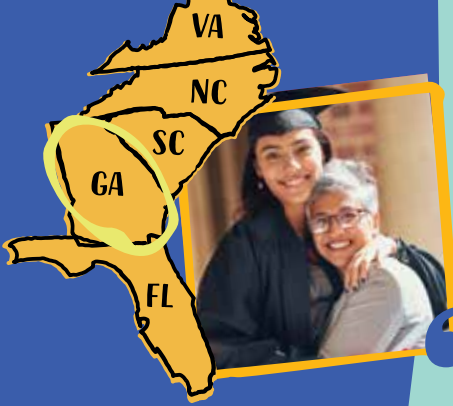
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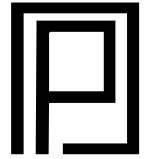
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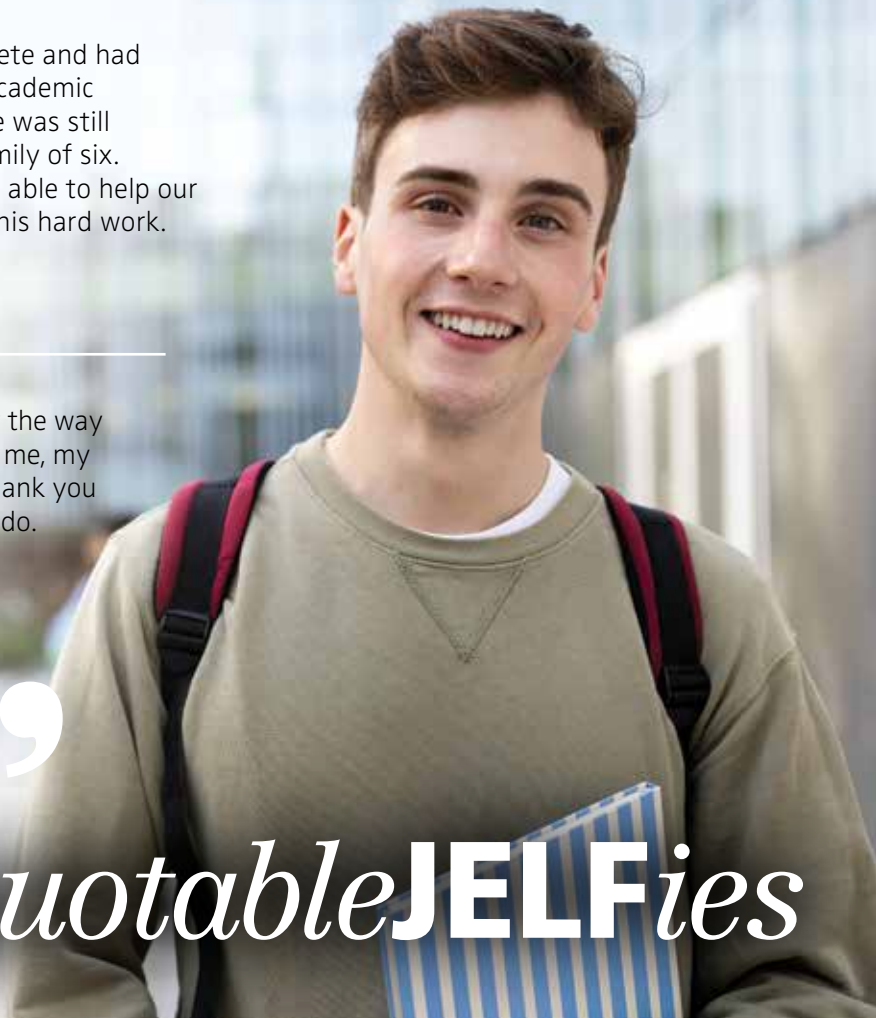
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