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. Higher education includes undergrad, graduate, vocational and/or technical school programs. A student must be enrolled full-time and must remain in good academic standing.

History:

JELF began as the Hebrew Orphans' Home (HOH) in Atlanta in 1889, serving B'nai B'rith District 5 - the same five states that the organization still serves today. In the 1930s, the HOH evolved into a foster care agency, Jewish Children's Service (JCS). Then due to changing times, the organization began providing interest-free loans in the 1960's, formally changing its name to JELF in 1989. Since then, JELF's only mission has been to loan with 0% interest – a biblical principal and the highest form of tzedakah.

Recent Lending Stats:

- In 2025, JELF loaned $2.3 million to almost 500 students in need.
- This will save over $1 million in interest for current JELF recipients alone.
- Over the past decade, JELF has provided 4,000+ loans, totaling more than $19 million.
- JELF has a 99% student loan repayment rate for over 20 consecutive years.
- Scores of former recipients are now active donors and leaders!

For More Info or to Make a Donation:

770-396-3080 | jelf.org/donate