

**HFLA Supported 27 Jewish Students from Washington State in 2023**



Nadia  
Brown Univ  
Freshman



Henson  
Western  
Sophomore



Fay  
Bryn Mawr  
Senior



Emmitt  
Univ of Wa  
Freshman



Anna  
Univ of Mich  
Sophomore



Miriam  
Univ of Wa



Danielle  
Berkeley  
Junior



Rachel | Alex  
Charleston | Montana  
Sophomore | Senior



Margot  
Berkeley  
Junior



Brenna  
Portland State  
Senior



Eliana  
UCLA  
Senior



Ruby  
Western  
Freshman



Madison  
UPS  
Freshman



Mira  
UPS  
Senior



Dina  
Mt. Holyoke  
Senior



Sarah  
Case Western  
Freshman



Yael  
Sackler Medicine  
Graduate



Hayden  
Oxford Univ  
Graduate



Ethan  
Gonzaga  
Freshman



Olivia  
San Diego State  
Sophomore



Caleb  
Univ of SF  
Freshman



Arni  
Seattle U  
Graduate



Melissa  
PNW Univ Health Sci  
Graduate



Eric  
Univ of Wa, Law  
Graduate



Jillian  
Univ of Ohio  
Freshman



Abby  
Antioch Univ  
Graduate



Seventeen of the twenty-seven students, shown on the previous page, received scholarships this year from HFLA. Twenty-one of them have taken HFLA SAF loans to help pay for their educations, and have avoided paying the extra cost of high interest rates, and origination fees on their education loans.

**The chart below lists the current interest rates and loan origination fees for Federal student loan programs in comparison with HFLA’s Student Access Fund (SAF) loan:**

Loan Types	Borrowers	Interest Rate	Origination Fee	Int + Orig Fees
HFLA's SAF Loan	Undergraduate, Graduate, Professional & Voc Tech	0%	0%	0%
Direct Subsidized	Undergraduate	5.50%	1.057%	6.557%
Direct Unsubsidized	Undergraduate	5.50%	1.057%	6.557%
Direct Unsubsidized	Graduate or Professional	7.05%	1.057%	8.107%
Direct PLUS Loans	Parents & Graduates or Professional Students	8.05%	4.228%	12.278%

Source: <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Our mission is lifted from parsha Mishpatim, we are instructed to provide **loans (the highest form of charity according to Maimonides)** to preserve a person’s dignity, and **not charge any fees (that would add to their burden)** so that they may help themselves. A young person has only one tool to help themselves become independent, and that is **education**. HFLA’s scholarships and SAF programs embody this idea.

**HFLA Scholarships go up to \$6,500. The SAF program provides a one-time loan of \$7,500** to be used toward higher education including academic, vocational, and technical training (at accredited, nonprofit institutions). If HFLA had more resources for the SAF program, we would allow students to take two SAF loans for a maximum of \$15,000, further reducing their reliance on fee driven loan programs that reduce their savings to pay for school.



In addition to serving students, HFLA provides cash assistance to Jewish families and individuals in Washington State through our Mini and General Loan programs which offer between \$1,000 - \$6,000 to avoid unnecessary hardship, and access opportunity that is currently beyond their reach.

We do this work with a gentle approach that allows applicants to feel in control and a partner in the program. We want our applicant’s experience to be respectful and calming, while they navigate trying financial circumstances. All our clients are Jewish.

**YTD as of June 30, 2023**

**\$76,500 in Cash Assistance**  
**23 families and individuals**  
 interest-free, no fee Loans  
*(only year-to-date)*

Housing (8)	\$27,500
Transportation (5)	\$17,000
Make-ends-Meet (4)	\$13,000
Education (1)	\$5,000
Debt Consolidation (2)	\$4,500
Business (3)	\$9,500
Women	14
Men	9



**What our clients say:**

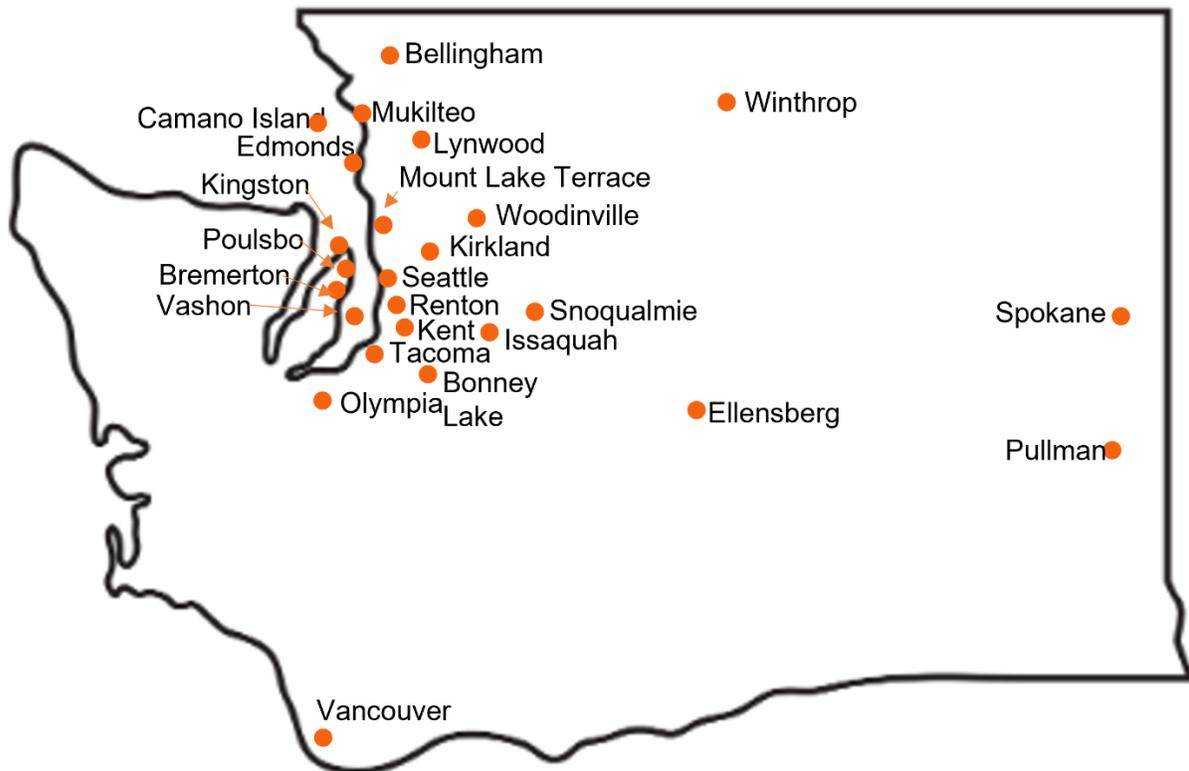
- ♥ *“Your kindness is overwhelming. Yes, \$950 would take a lot of pressure and stress from my life,”* Ava
- ♥ *“I want to thank you for all you and HFLA has done for me. You are a Godsend,”* Nina
- ♥ *“Thank you for the invaluable service you provide to the community, and the great work HFLA does,”* a Rabbi

\* HFLA understands that the images above are simplified versions of gender. We use these images for illustrative purposes only. Gender in these images reflects the gender preference of the individuals.



HFLA’s messaging strategy has reached families and students across Washington State, making our programs accessible to more Jewish families than ever before.

See the map below. Red dots indicate locations applicants live:





## Mid-Year Report through June 30, 2023

### Community Impact through June 30, 2023

Programs	# Served	Amounts Disbursed
General Needs + Mini Loans (\$1k – \$6K)	23	\$76,500
Student Access Fund (SAF) (up to \$7,500)	12	\$90,000
Scholarships (up to \$6,500)	17	\$93,125
<b>Totals</b>	<b>52</b>	<b>\$259,625</b>

### HFLA Finances through June 30, 2023

Finances	Amounts
Revenue	\$204,220
Debts	\$0
Assets	\$764,358.29

**HFLA can disburse more funds than we receive in donations** because each month borrowers’ repayments are recirculated to the next applicant, paying kindness forward, helping the next person, gratitude flowing from one generation to the next.

### Your generous donations may persist through generations

It is entirely conceivable that donations made in 1914 are still circulating in someone’s hand today. A gift from generations that came before, with forethought for the future.

### Torah

In parshat Mishaptim, it says *“When you lend money to My people ... you shall not impose interest upon them.”* It does not say, *“If you lend money...”*, because inequity is as old as time and persists as a part of the human condition.

### We could use your help

We are seeking donations to improve HFLA’s ability to provide help for students and families, and for our operations. Current demands on our services are outpacing our ability to help applicants.



**Our scholarships, and gentle loan programs are often  
 just the gift people need to help themselves.**

HFLA is a 501© 3 nonprofit. Tax id: 91-6035624. Your donations are tax deductible.  
 For more information, please contact us at: (206) 397-0005 or [office@hflawa.org](mailto:office@hflawa.org).

**Donations Can Be Made**

Online	Checks	QR Code
<a href="http://hflawa.org/donate-1">http://hflawa.org/donate-1</a>	HFLA P.O. Box 141 Mercer Island, WA 98040	



**Hebrew Free Loan Association of Washington State**  
*Support. Hope. Dignity*

I WOULD LIKE TO DONATE \$ \_\_\_\_\_

Check Enclosed: (payable to HFLA) or  Credit Card: (please enter below and sign)

NAME ON CARD (PLEASE PRINT) \_\_\_\_\_

CARD NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ EXP DATE \_\_\_\_\_ Security Code \_\_\_\_\_

BILLING ADDRESS: STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE \_\_\_\_\_

E-MAIL \_\_\_\_\_

AUTHORIZED SIGNATURE \_\_\_\_\_

EMPLOYER MATCHING (EMPLOYERS NAME) \_\_\_\_\_

