

Hebrew Free Loan

Arizona

Which areas/counties do you accept loan applicants from?	Anyone who is over 18 (or their parents can apply for the loan) and is a resident of the state of Arizona and is Jewish
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	No minimum – for travel to Israel about \$10,000
How many co-signers and/or guarantors are required?	Up to \$3600 – 1 guarantor Up to \$7500 – 2 guarantors Over \$7500 – 3 guarantors We are a community property state so a married couple (parents) are either one borrower or one guarantor
What is the monthly payment?	Depends on how much is borrowed and what the expected pay out period is. Example: For \$10,000, about \$210 – \$280 a month For \$3600, about \$150 a month Payments start 30 days after the loan is received NO credit cards for payments
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	Fredi Brown, Constituent Services Coordinator at 602-230-7983 or info@jewishfreeloan.org

Which areas/counties do you accept loan applicants from?	Southern Arizona including Pima, Cochise and Santa Cruz counties.
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$5,000 Max, no minimum
How many co-signers and/or guarantors are required?	Loans up to \$3600 require one guarantor and loans over \$3600 & up to \$5,000 require two guarantors.
What is the monthly payment?	Depending on amount – average is \$150
Is there a household income amount to qualify for a loan?	No, we look at credit report of guarantor and the ability of the guarantor to pay back loan if borrower unable
Is there a specific contact person at your local chapter?	Yana Krone, 520-297-5360

California

Which areas/counties do you accept loan applicants from?	Resident of Northern California, unless referred by a partner agency of our Pollak Community Loan Program
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$15,000. No minimum.
How many co-signers and/or guarantors are required?	Minimum of 2 guarantor – married couple count as one
What is the monthly payment?	It depends. We set the terms of the loan individually with each borrower. Repayment on a \$10,000 loan is typically \$300. It begins within 30 days after loan approved.
Is there a household income amount to qualify for a loan?	\$60,000
Is there a specific contact person at your local chapter?	Andi Vollmer 415-546-9902 ext. 110
Additional Information	https://www.hflasf.org/

Which areas/counties do you accept loan applicants from?	Permanent resident of Los Angeles or Ventura counties – no specific religion.
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$5,000 – no minimum.
How many co-signers and/or guarantors are required?	1 guarantor if up to \$3,000 2 guarantors if over \$3,000
What is the monthly payment?	It depends. We set the terms of the loan individually with each borrower. It begins within 30 days after loan approved.
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	No
Additional Information	https://www.jfla.org/

Colorado

Which areas/counties do you accept loan applicants from?	Any Jewish Colorado resident
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$5,000. No minimum.
How many co-signers and/or guarantors are required?	Depends on situation, but not required. Leaning towards co-signers
What is the monthly payment?	Within 30 days, 36 months
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	Loretta Cawelti – lorcawelti@hotmail.com , 303-759-0841
Additional Information	https://www.sinaidenver.org/jifl.co

District of Columbia

Which areas/counties do you accept loan applicants from?	Any Jewish member of the DC Metro community
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Personal loans up to \$25,000
How many co-signers and/or guarantors are required?	Loans of \$5,000 or less – 1 guarantor Loans of more than \$5,000 – 2 guarantors Loans of \$10,000 and up – 3 guarantors
What is the monthly payment?	Personal loans of \$5,000 are payable over a 25-month term at \$200 per month. Loans of \$10,000 are payable over a 36-month term at \$280 per month. Loans of more than \$10,000 are payable over a 42-month term in equal installments.
Is there a household income amount to qualify for a loan?	Guarantors must show an income of over \$40,000/year. Guarantors cannot be current borrowers or guarantors of another loan from the Association. At least one guarantor must be Jewish.
Is there a specific contact person at your local chapter?	info@hebrewfreeloandc.org (301) 859-0346
Additional Information	https://hebrewfreeloandc.org/

Florida

Which areas/counties do you accept loan applicants from?	Jewish and resident of Miami-Dade county for at least 1 year
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Up to \$5,000.
How many co-signers and/or guarantors are required?	At least 1 co-signer and professionals working in the Jewish community may not be cosigners.
What is the monthly payment?	It depends. We set the terms of the loan individually with each borrower.
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	Steve Schraer - steve.schraer@hebrewloan.org
Additional Information	http://hebrewloan.org/web/

Which areas/counties do you accept loan applicants from?	Jewish residents of Palm Beach county
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Up to \$4,000.
How many co-signers and/or guarantors are required?	
What is the monthly payment?	
Is there a household income amount to qualify for a loan?	
Is there a specific contact person at your local chapter?	Melissa Arden – 561 242-6654
Additional Information	

Georgia

Which areas/counties do you accept loan applicants from?	Only those in Atlanta area
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Up to \$7,500 interest free
How many co-signers and/or guarantors are required?	Two cosigners – can be out of state
What is the monthly payment?	\$200-\$230 a month with a 3 year payback
Is there a household income amount to qualify for a loan?	Varying levels of household incomes per person
Is there a specific contact person at your local chapter?	jifla.org

Maryland

Which areas/counties do you accept loan applicants from?	Jewish residents of the Baltimore metropolitan area
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	
How many co-signers and/or guarantors are required?	
What is the monthly payment?	
Is there a household income amount to qualify for a loan?	
Is there a specific contact person at your local chapter?	410-466-9200, ext. 216, hfla@jfs.org Only open Thursdays from 7-8:30 PM

Massachusetts

Which areas/counties do you accept loan applicants from?	Jewish residents of the Greater Springfield
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	
How many co-signers and/or guarantors are required?	
What is the monthly payment?	
Is there a household income amount to qualify for a loan?	
Is there a specific contact person at your local chapter?	413-736-6573 HFLA@springfieldjcc.org

New York

Which areas/counties do you accept loan applicants from?	Only applies to participants from the five boroughs, Westchester, or Long Island Does not apply to participants from Syracuse, Buffalo, or Albany
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Up to \$7,500 interest free
How many co-signers and/or guarantors are required?	Two cosigners
What is the monthly payment?	\$300 a month repayment Begins a month after receiving the loan Loans of less than \$5,000 have monthly payments of \$250
Is there a household income amount to qualify for a loan?	Varying levels of household incomes per person
Is there a specific contact person at your local chapter?	info@hfls.org

Ohio

Which areas/counties do you accept loan applicants from?	We accept loans from students in Northeast Ohio (this can be a bit confusing for people--the specific Ohio counties that we serve are: Ashland, Ashtabula, Columbiana, Cuyahoga, Erie, Geauga, Huron, Lake, Lorain, Mahoning, Medina, Portage, Richland, Stark, Summit, Trumbull, Tuscarawas, and Wayne)
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Students can borrow up to \$7500 at a time. If additional funds are needed the following year(s) during the course of their studies, they may request additional funds (not to exceed having \$7500 out at any time) and can borrow an aggregate of \$10,000.
How many co-signers and/or guarantors are required?	One cosigner for the \$7500.
What is the monthly payment?	\$100/month
Is there a household income amount to qualify for a loan?	No, our loans are need based. We understand that different families have different levels of need (regardless of gross income), and are happy to discuss individual situations with potential applicants.
Is there a specific contact person at your local chapter?	Katy Fuerst, Program Director katy@interestfree.org phone: 216-378-9042
Additional Information	Our website is www.interestfree.org and loan applications can be accessed there. I've attached them and a general "one pager" about our loans, as well.

Oregon

Which areas/counties do you accept loan applicants from?	Oregon or SW Washington area
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$4,000. No minimum.
How many co-signers and/or guarantors are required?	One if under \$2,000 and two if over \$2,000
What is the monthly payment?	It depends. Can be paid back for a maximum of 36 months.
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	503-892-7417
Additional Information	www.jewishportland.org/ourcommunity/jewish-free-loan

Pennsylvania

Which areas/counties do you accept loan applicants from?	Greater Pittsburgh Area (Allegheny, Washington, Westmoreland, Beaver, Butler, and Armstrong Counties)
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$10,000. No minimum.
How many co-signers and/or guarantors are required?	One
What is the monthly payment?	It depends. We set the terms of the loan individually with each borrower. Repayment on a \$10,000 loan is typically \$300.
Is there a household income amount to qualify for a loan?	Household income must be less than \$115,000
Is there a specific contact person at your local chapter?	No
Additional Information	Please feel free to include our local chapter on your website: www.hflapgh.org .

Which areas/counties do you accept loan applicants from?	Only applies to participants from the following counties in PA: Philadelphia, Bucks, Chester, Delaware or Montgomery. Also applies to participants from the following counties in New Jersey: Burlington, Camden, Gloucester, or Mercer. Does not apply to participants from Allentown
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	Max is \$7,500
How many co-signers and/or guarantors are required?	Up to \$2,500: one \$2,501 - \$5,000: two \$5,001 - \$7,500: three
What is the monthly payment?	\$200 per month repayment Loans of less than \$5,000 could be as low as \$50 a month if the student is in school
Is there a household income amount to qualify for a loan?	Varies
Is there a specific contact person at your local chapter?	No
Additional Information	hflphilly.org

Rhode Island

Which areas/counties do you accept loan applicants from?	Anyone in Rhode Island
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$500 - \$10,000, smaller loan paid off
How many co-signers and/or guarantors are required?	2 co-signers regardless the amount
What is the monthly payment?	\$10,000 – 4 years \$5,000 – 3 years
Is there a household income amount to qualify for a loan?	No, monthly review applications, sometimes credit checks
Is there a specific contact person at your local chapter?	401-598-7085 John Catania
Additional Information	info@rijha.org

Texas

Which areas/counties do you accept loan applicants from?	Dallas area
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$3,500
How many co-signers and/or guarantors are required?	Two guarantors
What is the monthly payment?	About 3 years, constant payment
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	http://dhfla.org/ 214-696-8008

Which areas/counties do you accept loan applicants from?	Austin area (Travis, Williamson and Hays counties)
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$5,000
How many co-signers and/or guarantors are required?	Two guarantors
What is the monthly payment?	About 2 years, constant payment
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	info@hfla.org https://www.hebrewfreeloanofaustin.org/

Which areas/counties do you accept loan applicants from?	Resident in Tarrant County
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$5,000
How many co-signers and/or guarantors are required?	Minimum of 2 co-signers
What is the monthly payment?	Paid off in 36 months, around \$150 a month
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	tchfla@yahoo.com http://tchfla.org/

Which areas/counties do you accept loan applicants from?	Resident in Harris County
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$10,000
How many co-signers and/or guarantors are required?	One guarantor for a \$5,000 loan and two guarantors for a \$10,000 loan
What is the monthly payment?	Around \$150 a month
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	713-724-8997 https://hfla.net/

Which areas/counties do you accept loan applicants from?	Resident of San Antonio
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$6,000
How many co-signers and/or guarantors are required?	1 cosigner if less than \$2,000 or 2 cosigners if more than \$2,000
What is the monthly payment?	30-month repayment term (varies, but around \$200 a month for the maximum loan)
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	210-736-4352 https://www.hfla-sa.org/

Washington

Which areas/counties do you accept loan applicants from?	Anyone in state of Washington
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$5,000 on available funds
How many co-signers and/or guarantors are required?	Two guarantors 1 guarantor under \$2,500
What is the monthly payment?	About 5 years, constant payment
Is there a household income amount to qualify for a loan?	No
Is there a specific contact person at your local chapter?	206-397-0005, office@hflawa.org Susan

Wisconsin

Which areas/counties do you accept loan applicants from?	Greater Milwaukee area
What is the maximum loan amount an applicant can receive? Is there a minimum loan amount?	\$5,000 per year maximum for full time students. No minimum.
How many co-signers and/or guarantors are required?	2 cosigners required
What is the monthly payment?	\$100/month
Is there a household income amount to qualify for a loan?	Sufficient to pay all monthly bills and also repay the loan.
Is there a specific contact person at your local chapter?	Ginny Gendelman Milwaukee Jewish Free Loan Association 414-961-1500 gg@mjfla.org