

**Higher  
Student Loan  
Maximums!**

# Need help paying for college or graduate school?

**Interest-free loans** are available to Jewish students enrolled full-time in **undergraduate, graduate, professional, or vocational** programs.



- ✓ For undergraduate students, loans are now up to **\$6,000** per year.
- ✓ For graduate or vocational students, loans are now up to **\$10,000** per year.
- ✓ Loans may be used towards tuition, school related fees, books, and living expenses.

## Call us. We're here for you.



**We also provide interest-free loans for:** Adoption, business, first-time home purchases, health care costs, debt consolidation, emergencies, recent unemployment, trips to Israel, Jewish simchas, and other personal financial needs.



## HEBREW FREE LOAN

INTEREST-FREE LENDING SINCE 1897

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**Hebrew Free Loan Association  
of San Francisco**

# HEBREW FREE LOAN assists with a variety of needs...

**ADOPTION** (up to \$15,000). Adoption loans help individuals pay for international or domestic adoptions.

**BUSINESS** (generally up to \$25,000 but, if warranted, up to \$50,000). Business loans enable people to start or expand a small commercial enterprise. Perhaps you want to open a restaurant, start a limo service, or begin a beauty salon. Our committee of experienced business leaders will review your business plan and provide you with guidance — and possibly a no-interest loan to get you started.

**DEBT CONSOLIDATION** (up to \$15,000). Debt Consolidation loans provide relief for people burdened with debt and paying high interest. When your credit card payments become unmanageable by normal budgeting methods, let us help you save money, lower your payments and get you back on the road to financial health.

**EMERGENCY** (up to \$2,000). Emergency loans fulfill urgent needs, such as food, clothing, shelter, or medical expenses. Perhaps you need to pay rent or face eviction . . . buy a plane ticket to visit a sick relative . . . or buy some urgently needed medicine that isn't covered by insurance.

**HEALTH CARE** (up to \$15,000). Health Care loans assist people with medical and dental costs beyond what insurance will cover. Individuals or family members may also apply for these loans to help cover the costs of home health care or transitioning a loved one to an assisted living facility.

**HOME BUYER** (up to \$25,000). Home Buyer loans help individuals meet the expenses of their first home purchase. While you need to be able to cover the down payment and mortgage, our loans can assist with closing costs, moving fees, and purchasing furniture.

**INSTITUTIONAL** (up to \$50,000). Institutional loans help Northern California Jewish social service, religious, or educational organizations meet financial challenges. We help synagogues and agencies in our community with capital improvements (such as a new roof, installing a new computer system, or security enhancements) that can't be addressed by their operating budget.

**LIFE CYCLE** (up to \$6,000). Life Cycle loans provide assistance for celebrations such as a wedding or a bar/bat mitzvah. In keeping with Jewish tradition, these loans assist couples or families holding modest celebrations to mark their simcha.

**PERSONAL** (up to \$15,000). Personal loans enable people without sufficient resources to meet challenging financial needs, or opportunities. Perhaps you need to buy a car to commute to work . . . pay for dental surgery . . . or cover the cost of traveling to Israel on an organized program.

**RECENTLY UNEMPLOYED** (\$2,500 per month, up to \$15,000). Recently Unemployed loans provide support for people on a monthly basis while they search for new work. Structured differently than our other loan programs, the Recently Unemployed loan program allows recipients to defer repaying their loans until they have secured a new position or within a set number of months.

**SPECIAL NEEDS** (up to \$15,000). Special Needs loans provide assistance for people coping with a family member's emotional, behavioral, developmental, or physical challenges.

**STUDENT** (up to \$6,000 per academic year for undergraduate students, and up to \$10,000 per academic year for graduate or vocational students). Student loans assist those enrolled full-time in a college, graduate school, professional program, or vocational school.