

# HEBREW FREE LOAN SOCIETY

## 2020 ANNUAL REPORT



HEBREW FREE  
LOAN SOCIETY  
— SINCE 1892 —

ARIANA, Balkan Bites  
SMALL BUSINESS LOAN BORROWER



THE HEBREW FREE LOAN SOCIETY (HFLS) FOSTERS FINANCIAL STABILITY AND OPPORTUNITY AMONG LOWER-INCOME NEW YORKERS BY PROVIDING ACCESS TO SAFE, AFFORDABLE CREDIT IN THE FORM OF INTEREST-FREE LOANS.



\*All stats refer to FY20 reporting unless otherwise noted.

## MESSAGE FROM LEADERSHIP

One thing stayed the same in FY20 - HFLS continued to grow, adding hundreds of new borrowers and more than \$2 million in additional loans. In almost every other respect, however, this was an extraordinary year.

Here are some of the things we changed as the Coronavirus swept through the country in early 2020:

- We halted repayments on nearly all of our loans for four months, realizing that the biggest impact we could have on more than 2,000 borrowers was to help them marshal their resources as the economy shut down. This kept an average of \$1,000 in the pockets of our borrowers.
- We launched a new Coronavirus Financial Impact Loan designed to be easily accessible to people struggling with the economic impact of the pandemic. We soon had requests for over \$2 million of these loans from hundreds of lower-income New Yorkers.
- We stripped down our requirements for guarantors, dropping from our standard of two guarantors for every loan to one or, in some cases, no guarantors.
- We leaned into small business lending, making dozens of microenterprise loans as lower-income small business owners across the city struggled to hold onto their businesses.
- Together with our partners at UJA-Federation of New York, we distributed over \$1.5 million in scholarships and grants to college students, and we launched a \$20 million fund to provide bridge financing to nonprofits with cash flow challenges caused by late payments on government contracts.

None of this was business as usual for HFLS, and most of it happened in less than four months, from March to June. Buoyed by very generous and rapid support from donors, we pivoted, together with the rest of the city, to respond quickly as new needs continued to emerge. And they are emerging still.

We are proud to present in this annual report a picture of what we accomplished as this organization joined the mobilization against the crushing impact of the Coronavirus on the New York City area in the first several months of the pandemic. This is the Society at its finest, helping people stabilize their lives in times of uncertainty and trouble by mobilizing our assets – the community's assets – in bold and creative ways.

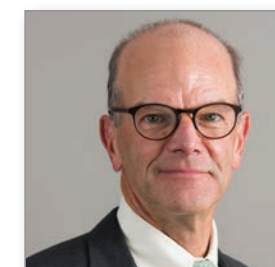
We are far from done with pivots. As the public health and economic impact of the virus continue to dominate our lives, HFLS is working to ensure that our current borrowers can manage their repayment obligations at the same time that we add hundreds of new borrowers in programs aimed at eviction prevention, job training, aid to immigrants and small business relief.

Through all of this, you are our essential partners, and we could not be more grateful for the surge of support. We also could not be more determined to apply all of HFLS's resources, including 128 years of lending experience, to the task ahead.

In hope for better days,



**RABBI DAVID ROSENN**  
*President & CEO*



**IAN SHRANK**  
*Board Chair*



# LOAN PROGRAMS



**\$2,000**  
Access

*Offered to lower-paid workers through their employers.*



**\$5,000**  
Coronavirus Financial Impact

*To address financial challenges caused by the Coronavirus outbreak.*



**\$7,500**  
General Needs

*For any purpose.*



**\$7,500-\$15,000**  
Education & Vocational Training

*For college tuition, training programs, and fees.*



**\$10,000**  
Addiction Recovery

*To support addiction recovery treatment costs.*



**\$10,000**  
Health Care

*For medical or dental health services.*



**\$25,000**  
Fertility Treatment & Adoption

*For individuals seeking to build their family.*



**\$30,000**  
Housing

*To help purchase a Mitchell-Lama subsidized apartment.*



**\$30,000+**  
Special Education

*To help children with special needs receive an appropriate education.*



**\$50,000**  
Small Business

*For entrepreneurs seeking to launch or expand a small business.*



**\$150,000**  
Security Infrastructure

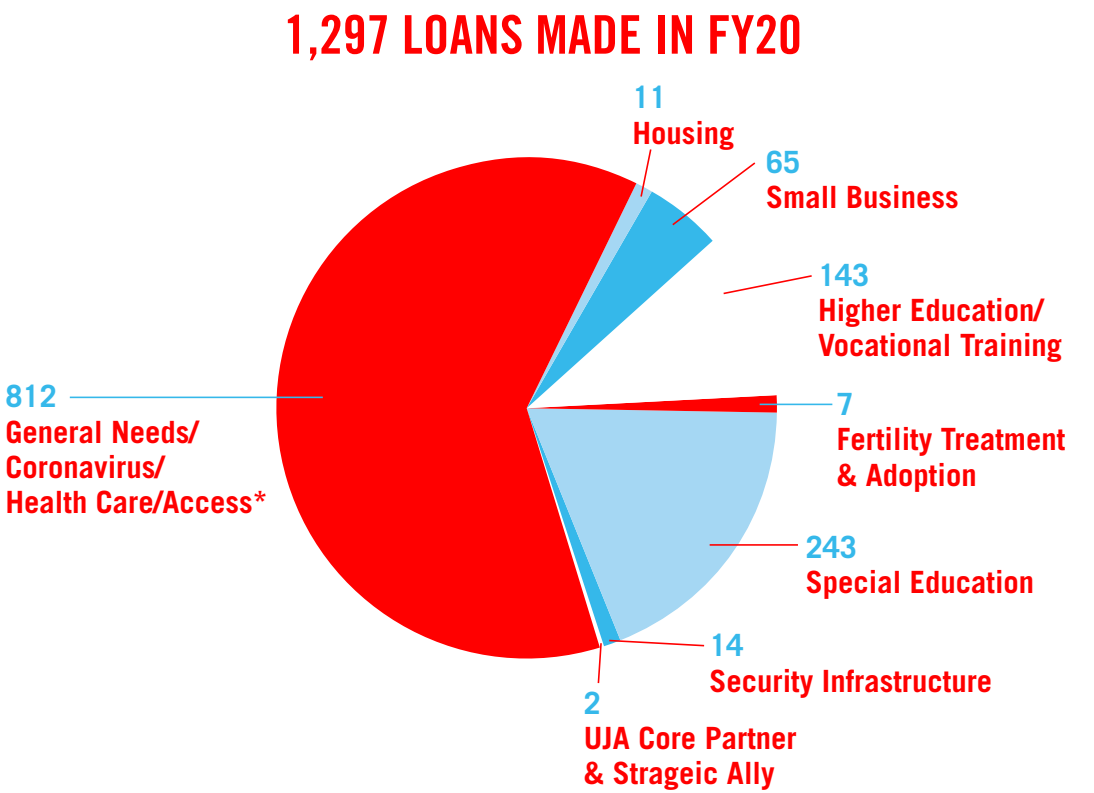
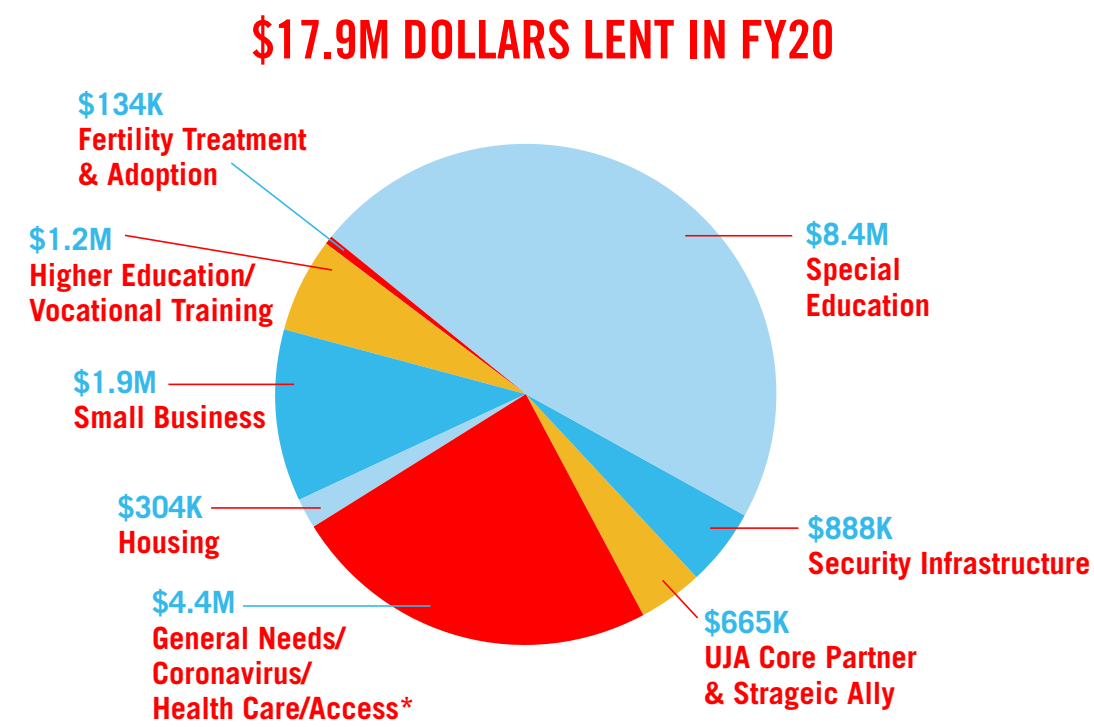
*To help Jewish communal organizations thwart potential security threats.*



**\$500,000**  
UJA Core Partner & Strategic Ally

*For organizations experiencing delays in expected government payments.*

# IMPACT BY NUMBERS



\*These loans all provide financial support to individuals for emergency needs and basic living expenses.





## CORONAVIRUS FINANCIAL IMPACT LOAN PROGRAM

“As a freelance artist, I’ve experienced many periods of inconsistent income. But this March, I found myself in a completely unprecedented position. I was diagnosed with endometrial cancer at the same time that COVID-19 hit NYC. In an instant, the commissions I depended upon for income were lost. My diagnosis put a financial and emotional burden on an already stressful situation.

Working with HFLS made me feel like I was in safe hands. Their interest-free Coronavirus Loan gave me an important safety net that I couldn’t find anywhere else. HFLS was there for me when I needed it most.”

— REBECCA  
CORONAVIRUS FINANCIAL IMPACT LOAN BORROWER

## COVID-19 RELIEF

At the onset of the pandemic, the Hebrew Free Loan Society reacted quickly in anticipation of the financial devastation that would happen as a result of a city-wide shut down. From mid-March through June, HFLS provided over \$4 million in COVID relief to lower-income New Yorkers through interest-free loans, suspended loan repayments, and cash grants.

### CORONAVIRUS FINANCIAL IMPACT LOAN

In mid-March, the Hebrew Free Loan Society launched the interest-free Coronavirus Financial Impact Loan Program to help lower-income New Yorkers navigate financial challenges caused by the pandemic. The loan program provides interest-free loans of up to \$5,000 with one guarantor for any financial needs related to the outbreak, including lost wages, medical expenses, child care, rent payments, and more. From late March through the end of the fiscal year, HFLS received three times as many loan applications than during the same period in FY19, the majority for Coronavirus Financial Impact Loans.

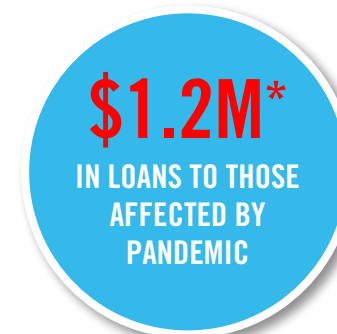
### CORONAVIRUS LOAN REPAYMENT SUSPENSION

Early on in the pandemic it became evident that our current borrowers would be heavily affected by the economic fallout from the coronavirus. HFLS immediately paused four months of loan repayments for more than two thousand current borrowers, keeping an average of \$1,000 in the pockets of lower-income New Yorkers when they needed it most. In addition, we instituted a three-month grace period before repayments begin on any and all new HFLS loans from late March forward, which remains in effect today.



WHEN WE LEARNED ABOUT HFLS’ RESPONSE TO HELP LOWER-INCOME NEW YORKERS FINANCIALLY MANAGE COVID-19’S DISRUPTION, WE WANTED TO HELP MAKE AN IMPACT. WE INVITED OUR COLLEAGUES, FRIENDS, AND FAMILY TO SUPPORT THIS CAUSE AND TOGETHER WE RAISED OVER \$400,000 THROUGH OUR CORONAVIRUS FINANCIAL IMPACT LOAN FUND.”

— LEE MASCHLER, JONATHAN CRYSTAL & BRADLEY VAIANA



\*Between Mid-March and June 30th, \$1.2M was provided to 200 loan recipients through our General Needs, Coronavirus, and Health Care loan programs.





## SMALL BUSINESS LOAN PROGRAM

“In 2019, my brother and I went to The Hebrew Free Loan Society for a Small Business Loan to help expand our business, Bellissimo Hats. Since taking out the interest-free loan, we were able to grow exponentially. Over the course of the last year, we became the personal hatters to many celebrities including Jamie Foxx and Snoop Dogg.

When the Coronavirus hit, like most small businesses, the future of our industry was completely unpredictable. We didn't know if we'd have to temporarily shut down our operations, or how the pandemic would affect us. That's when HFLS provided us with a four-month loan repayment suspension. This allowed us to refocus our business strategy to mostly online sales, and we were able to open a new beautiful state of the art storefront on Kingston Avenue in Brooklyn. I am happy to say that business is still doing well, and we are looking forward to future growth.”

— YOSSEI, Co-Owner, Bellissimo Hats  
SMALL BUSINESS LOAN BORROWER  
RECEIVED 4 MONTH COVID-RELIEF LOAN REPAYMENT SUSPENSION

Pictured: Owner Yossi Chayo with professional boxer Dmitry Salita.

# COVID-19 RELIEF CONTINUED

## CORONAVIRUS GRANTS FOR CUNY STUDENTS

In partnership with UJA-Federation of New York and local Hillel Directors, HFLS administered nearly \$400K in cash grants. Grants were provided to students based on financial need and helped them cover an array of expenses including tuition, fees, rent, food, and supplies.

## CORONAVIRUS SMALL BUSINESS RELIEF

In response to the growing pressure on small businesses brought on by COVID-19, the Hebrew Free Loan Society expanded its Small Business Loan Program to reach even more lower-income entrepreneurs. In April, HFLS teamed up with The Change Reaction to create the Small Business Relief Fund, which provided interest-free loans to struggling business owners who could not locate guarantors. Since the outbreak, HFLS disbursed a total of half a million dollars in interest-free small business loans, along with nearly \$640,000 in small business loan repayment suspensions.

“

WHEN THE COUNTRY WITNESSED THE HEARTBREAK OF OUR FAVORITE LOCAL BUSINESSES UNABLE TO ACCESS SBA LOANS TO KEEP THEIR DOORS OPEN, THE CHANGE REACTION ESTABLISHED SMALL BUSINESS RELIEF FUNDS TO PROVIDE INTEREST-FREE LOANS TO ‘MAIN STREET’ BUSINESSES THAT HAVE BEEN DEVASTATED BY THE PANDEMIC,” SAID GREG PERLMAN, FOUNDER OF THE CHANGE REACTION. “THE RELIEF FUND THAT WE SET UP AT THE HEBREW FREE LOAN SOCIETY PROVIDED 18 NY SMALL BUSINESSES WITH LOANS TO HELP THEM RECOVER FROM THIS CRISIS WITH LOVE, HOPE AND RELIEF FOR MEMBERS OF THE COMMUNITY. THE CHANGE REACTION IS A PLATFORM THAT DIRECTLY CONNECTS PHILANTHROPIC PEOPLE AROUND THE NATION TO WORKING PEOPLE AND BUSINESSES IN THEIR COMMUNITIES WHO ARE STRUGGLING TO SURVIVE. LAUNCHED IN LOS ANGELES IN 2019, THE CHANGE REACTION HAS PROVIDED MORE THAN 2,000 GRANTS THROUGH 40 GRASS-ROOTS ORGANIZATIONS AND HOSPITALS, CREATING A MOVEMENT THAT IS BEING REPLICATED IN COMMUNITIES AROUND THE COUNTRY.”



— THE CHANGE REACTION





# 2020 EVENTS

## STILL WE RISE: NEW YORK CITY RECOVERIES AFTER 9/11 AND COVID-19 WITH DAN DOCTOROFF

On May 13, 2020, HFLS hosted a conversation with Dan Doctoroff, Chairman and CEO of Sidewalk Labs, an Alphabet company. The online event welcomed more than 200 registrants and was moderated by HFLS Executive Director Rabbi David Rosenn with opening remarks provided by Board Secretary Ellen Braitman. Dan shared what New York City’s recovery may look like following the pandemic and how this will affect HFLS borrowers and all New Yorkers.

“

IF WE TAKE THE PRINCIPLES OF THE HEBREW FREE LOAN SOCIETY, ‘PEOPLE HELPING PEOPLE’ AT THE END OF THE DAY, THAT’S GOING TO HAVE TO BE THE MOST IMPORTANT PART OF MAKING IT THROUGH THIS. WE HAVE GOT TO HELP EACH OTHER... AND I THINK THAT’S WHAT NEW YORKERS AT THEIR CORE ARE ALL ABOUT.”

— DAN DOCTOROFF



## NEXT GENERATION SUMMER BURN WITH JTW FIT

On July 15th, the HFLS Next Generation Steering Committee hosted their second annual Summer Burn, a fitness and HFLS awareness event with Small Business Borrower and Co-Founder of JTW Fit, Jahkeen Washington. Participants sweated it out to an exclusive fitness class and enjoyed a discussion with Jahkeen as he shared his firsthand account of the challenges that small business owners like him faced when COVID-19 hit.



“

JAHKEEN’S STORY OF FACING AND CONQUERING OVERWHELMING ODDS DURING COVID-19 REPRESENTS THE INCREDIBLE DEDICATION OF HFLS SMALL BUSINESS LOAN RECIPIENTS.”

— ALEX ZAFRAN, NEXT GEN CO-CHAIR

# COMMUNITY PARTNERS

Thank you to all of the community organizations that help HFLS further its mission to help those in need.

- |                                          |                                                                                                         |                                                                          |
|------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| A Time                                   | Ha’Or Beacon School                                                                                     | New York City Small Business Services                                    |
| Aaron School                             | Hadran Academy                                                                                          | New York Lawyers for the Public Interest                                 |
| Achiezer                                 | ICHUD                                                                                                   | New York Legal Assistance Group                                          |
| Advocates for Children                   | The Jewish Board                                                                                        | New Yorkers for Responsible Lending                                      |
| Agudath Israel of America                | The Jewish Center for Special Education (CHUSH)                                                         | Ohr HaYashor                                                             |
| The Broadway League                      | Jewish Community Councils of Greater Coney Island, Marine Park, the Rockaway Peninsula, & Staten Island | Shefa School                                                             |
| CAHAL                                    | Jewish Child Care Association                                                                           | Shorefront YM-YWHA                                                       |
| Catholic Migration Services              | Jewish Community House of Bensonhurst                                                                   | Sinai Schools                                                            |
| Chazaq                                   | Kulanu Academy                                                                                          | Small Business Development Centers at Baruch College and Pace University |
| CHHAYA Community Development Corporation | The Lang School                                                                                         | Start Small Think Big                                                    |
| COJO Flatbush                            | Legal Aid Society                                                                                       | The Jewish Board                                                         |
| Commonpoint Queens                       | Lev Uvois                                                                                               | The Jewish Entrepreneur                                                  |
| Concord Rusam                            | Marlene Meyerson JCC Manhattan                                                                          | Touro College                                                            |
| Credit Builders Alliance                 | Memorial Sloan Kettering Cancer Center                                                                  | UJA-Federation of New York                                               |
| Crown Heights Young Entrepreneurs        | Men Having Babies                                                                                       | United Jewish Organizations of Williamsburg                              |
| CUNY Hillels                             | Mishkan Yecheskel                                                                                       | Westchester Jewish Community Services                                    |
| Esusu                                    | Neighborhood Trust Financial Partners                                                                   | Westchester Jewish Council                                               |
| Exceed Network                           | New Economy Project                                                                                     | Yeshiva Ohr Torah                                                        |
| Flatbush Community Fund                  |                                                                                                         |                                                                          |
| Footsteps                                |                                                                                                         |                                                                          |
| Gesher Yehuda                            |                                                                                                         |                                                                          |
| Greenpath Financial Wellness             |                                                                                                         |                                                                          |

“

WHEN BROADWAY WENT DARK, AND WORKERS NEEDED A FINANCIAL LIFELINE, HFLS WAS THERE. HFLS REACHED OUT IMMEDIATELY TO GET THE WORD OUT ABOUT THEIR CORONAVIRUS LOANS TO HELP NEW YORKERS WHO LOST THEIR WAGES. AT A TIME WHEN MANY IN THE BUSINESS DIDN’T KNOW WHERE THEIR NEXT PAYCHECK WAS GOING TO COME FROM, HFLS WAS THERE REMINDING EVERYONE THAT THEY COULD BE COUNTED ON WHEN HELP WAS NEEDED MOST.”

— THE BROADWAY LEAGUE





## GENERAL NEEDS LOAN PROGRAM

“As the mother of a newborn baby and a nursing student, I wasn’t able to hold a full-time position. My husband worked 3 jobs just to support us, but even that couldn’t keep us from accruing high-interest debt.

When I finally became a nurse this June, we knew we had to get out from under our debt.

I remembered the Hebrew Free Loan Society from when I served as a guarantor on a friend’s loan. I applied and was approved quickly. The loan helped us pay off our high-interest debt. Thanks to HFLS, my family is finally getting ahead of its finances.”

— YULIYA  
GENERAL NEEDS LOAN BORROWER

449

GENERAL  
NEEDS LOANS

\$1.6M

PROVIDED FOR NEW  
YORKERS IN NEED

40%

OF AMERICANS  
HAVE \$400 OR LESS IN  
THEIR SAVINGS

## STATEMENT OF ACTIVITIES

For the Year Ended June 30th

|                                           | Fiscal Year | 2020*             | 2019              |
|-------------------------------------------|-------------|-------------------|-------------------|
| <b>CONTRIBUTIONS, GRANTS &amp; INCOME</b> |             |                   |                   |
| Contributions & Grants                    |             | 2,193,500         | 1,548,000         |
| Program and Administrative Fees           |             | 383,500           | 235,000           |
| Investment Income                         |             | 24,000            | 444,000           |
| HFLS Reserves                             |             | —                 | 45,000            |
| <b>TOTAL REVENUES</b>                     |             | <b>2,601,000</b>  | <b>2,272,000</b>  |
| <b>OPERATING EXPENSES</b>                 |             | <b>2,221,000</b>  | <b>2,272,000</b>  |
| <b>EXCESS OF REVENUES OVER EXPENSES</b>   |             | <b>380,000</b>    | <b>—</b>          |
| <b>NET ASSETS, END OF YEAR**</b>          |             | <b>22,297,500</b> | <b>21,342,000</b> |

\*\*Including Loans Receivables

## ANALYSIS OF LOAN ACTIVITY

For the Year Ended June 30th

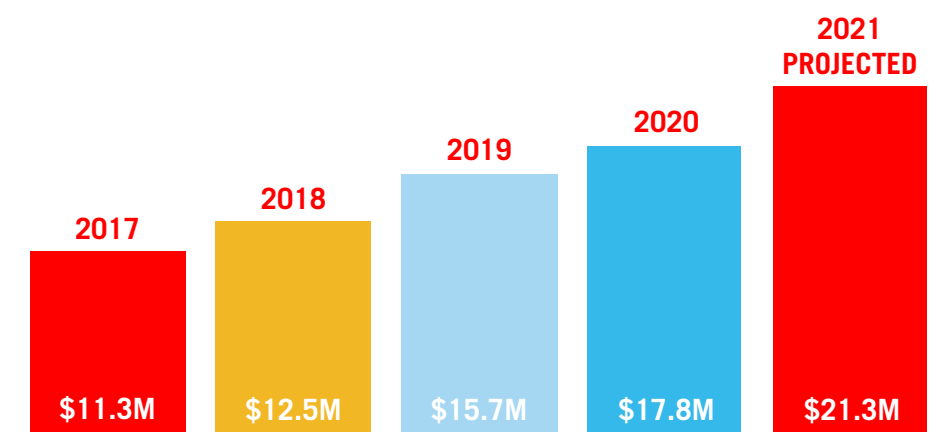
|                                               | Fiscal Year | 2020*             | 2019              |
|-----------------------------------------------|-------------|-------------------|-------------------|
| <b># OF LOANS ISSUED</b>                      |             | <b>1,297</b>      | <b>1,030</b>      |
| <b>LOANS ISSUED</b>                           |             | <b>17,872,000</b> | <b>15,713,000</b> |
| <b>\$ OF LOANS OUTSTANDING (AT JUNE 30TH)</b> |             | <b>19,663,000</b> | <b>16,562,000</b> |

99.9% repayment rate for the years ended June 30, 2019 and 2020

\*These figures are currently being audited

## LENDING MORE EACH YEAR

Every \$1 donated mobilizes  
\$8 in interest-free loans.





# DONORS

This list reflects donor support from July 1, 2019 through June 30, 2020. \*Indicates capital loan

We extend our sincerest gratitude to our HFLS supporters whose generosity continues to stabilize and strengthen the financial lives of thousands of lower-income New Yorkers.

## \$1M+

The Estate of Sybyl R. Golden  
Jewish Communal Fund  
Martin Oliner\*

## \$100,000-\$999,999

The Aaron Association, Inc.  
The Applebaum Foundation  
BlackRock, Inc.  
Change Reaction/Greg Perlman and Michael Clark  
Charles and Lynn Schusterman Family Foundation  
Kirsh Foundation Holdings Ltd.  
Moise Y. Safra Foundation, Inc.  
PEAK6  
Robin Hood Foundation  
James and Barbara Gerson  
Debra Fine and Martin Schneider\*  
UJA - Federation of New York  
Gary Zimmerman\*

## \$25,000-\$99,999

Charles H. Revson Foundation  
Dorot Foundation  
Genesis Prize Foundation  
via Natan Sharansky  
Instinet Holdings Inc.  
J.E. & Z.B. Butler Foundation  
Maimonides Fund, LLC  
Sanford & Jennifer Crystal Fund  
Seller-Lehrer Family Foundation Inc.  
The Jeffrey H. and Shari L. Aronson Family Foundation  
The Lucius N. Littauer Foundation  
Debra Fine and Martin Schneider  
Jonathan and Darcie Crystal  
Shelley Levine and Larry Schwartz  
Lee Maschler  
Denise Sobel  
Andrew and Dorothy Tananbaum  
Diane and Michael Werner\*  
Diane and Michael Werner

## \$10,000-\$24,999

The Ananda Fund  
Bank Leumi USA  
Bloomberg L.P.  
Citi Community Development  
Herbert M. Citrin Charitable Foundation  
Oak Foundation  
Smart Family Foundation  
The Enablement Fund  
The Slomo and Cindy Silvan Foundation, Inc.  
Renee and Steven Adelsberg  
Anonymous  
Shifra and Daniel Bendheim  
Victoria Bengualid  
Seth Berkowitz and Rebecca Stone  
Will and Lindsay Bressman  
Adam Cook  
Alisa R. and Daniel L. Doctoroff  
Joshua and Lorraine Durst  
Lawrence Friedland  
Sally Gottesman  
Dana Federbush and Edward S. Karan  
Rachelle Gribetz-Laytner and Alan Laytner  
Luciana and Alon Lederman  
Nathan and Shari Lindenbaum  
Vivian Mamelak and Alain Demers  
Eric and Jill Maschler  
Mathew & Wendy Maschler  
Daniel Deborah Rothermel  
Barbra and Andy Rothschild  
Ian Shrank and Alexandra W. Logue  
Liat and Paul Siegel  
Bradley and Nadine Vaiana  
Alison B. and Cory Wishengrad  
Charles & Merryl Snow Zegar  
Stacey and Mark Zoland

## \$5,000-\$9,999

Abraham I. and Jean Sherr Foundation Inc.  
Center for Youth Philanthropy and Leadership  
Joseph M. Baum Revocable Living Trust  
JPMorgan Chase Foundation

Kantor Foundation, Inc.  
Kavod Foundation  
Klipper Family Foundation  
Kolatch Family Foundation  
Practice Center Concord  
Rusam Inc.  
Randolph L. Cowen and Phyllis Green Foundation  
T. Rowe Price Charitable  
The Continuity Fund  
The Credit Suisse Americas Foundation  
The Gelford Family Foundation  
Alan and Donna Altschuler  
Anonymous  
Isa and Bill Aron  
Jack and Giti Bendheim  
Ellen M. Braitman and David J. Shapiro  
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Peter Copen  
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Tony Felzen  
Mark & Valerie Gerstein  
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Ruth W. Messinger and Andrew Lachman  
Daniel C. Miller and Aimee Beyda  
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Herbert Neuman  
Alan and Elisa Pines Family  
Rabbi Gidon G. Rothstein and Elizabeth Holland Rothstein  
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Myron and Doris Saranga  
Phillip Schatten and Cheryl Fishbein  
Jeffrey Stone and Susan Ades  
Claire Ullman and Robert Kasdin  
Stanford Warshawsky  
Carole & Saul Zabar

## \$1,000-\$4,999

1185 Park Foundation Inc.  
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Congregation Emanu-El of NYC  
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Maurice Amado Foundation  
Moses L. Parshelsky Foundation  
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The Brodovsky Foundation  
The Dayton Foundation  
The Propp Foundation, Inc.  
The Richard L. Hirsch Foundation, Inc.  
The Spinoza Project  
Kim and David Adler  
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Anonymous  
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Daniel & Julie Balber  
Patrick Ball  
Edward Berkowotz  
Jill and Jay Bernstein  
Daniel Bernstein  
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Ann Bornstein  
Lance Breitstein  
Alisa Brot  
Ilana L. Brownstein and William Schublin  
Joan and Larry Budish  
Judah and Sarah Chasky  
Rachel N. Chasky  
Lyle & Kathleen Chastaine  
Carol Chin  
Carolyn Cohen and Rueben Namdar  
Avi Daman  
David and Marsha Edell  
Zvi Erenyi  
Jonathan Falik  
Melvin Fastow  
John Feder and Annette Cohen

# DONORS

This list reflects donor support from July 1, 2019 through June 30, 2020.

David Feinstein  
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Andrew Fuchs  
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Gary Gladstein  
Grace and I. Leo Glasser  
Tamar and Eric Goldstein  
Valeriya Greene  
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Adam Handwerker  
Laurie and Maury Harris  
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Jaqueline and Robert Helpern  
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Rabbi Robert Hirt and Virginia Bayer  
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Jenna Weinberg and Jacob Prosnit  
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Shira and Andrew Wurzbarger  
Etan Zapinsky  
Elon Zapinsky  
Lloyd and Rita Zeitman  
Harlan Andrew Zimmerman  
Matthew and Myra Zuckerbraun  
Shlomo Zuckier

## \$500-\$999

The J.P. Morgan Charitable Giving Fund  
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Moskowitz Family Foundation  
PDQ Enterprise  
The Morris & Sylvia Trachten Family Foundation  
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Drew Birenbaum  
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Lisa Blazer-Rudolf  
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Lee Chelouche  
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Lawrence Cohn  
Patrick Conroy  
Aron B. and Talya Davidowitz  
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Rachel Feddersen  
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Bernie and Phyllis Feinberg  
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Harriet Josefowicz

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“Last summer I planned to take a required math class for my undergraduate degree at John Jay College of Criminal Justice, a prerequisite without which I couldn’t move forward with my degree. When the pandemic caused cutbacks where I worked, I lost my job. I feared that I’d have to drop out of the class because I could no longer afford the tuition. Thanks to the grant for CUNY Hillel students I was able to take my class and stay on course to graduate. This emergency cash helped me secure my future.”

— ESTHER, College Student  
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