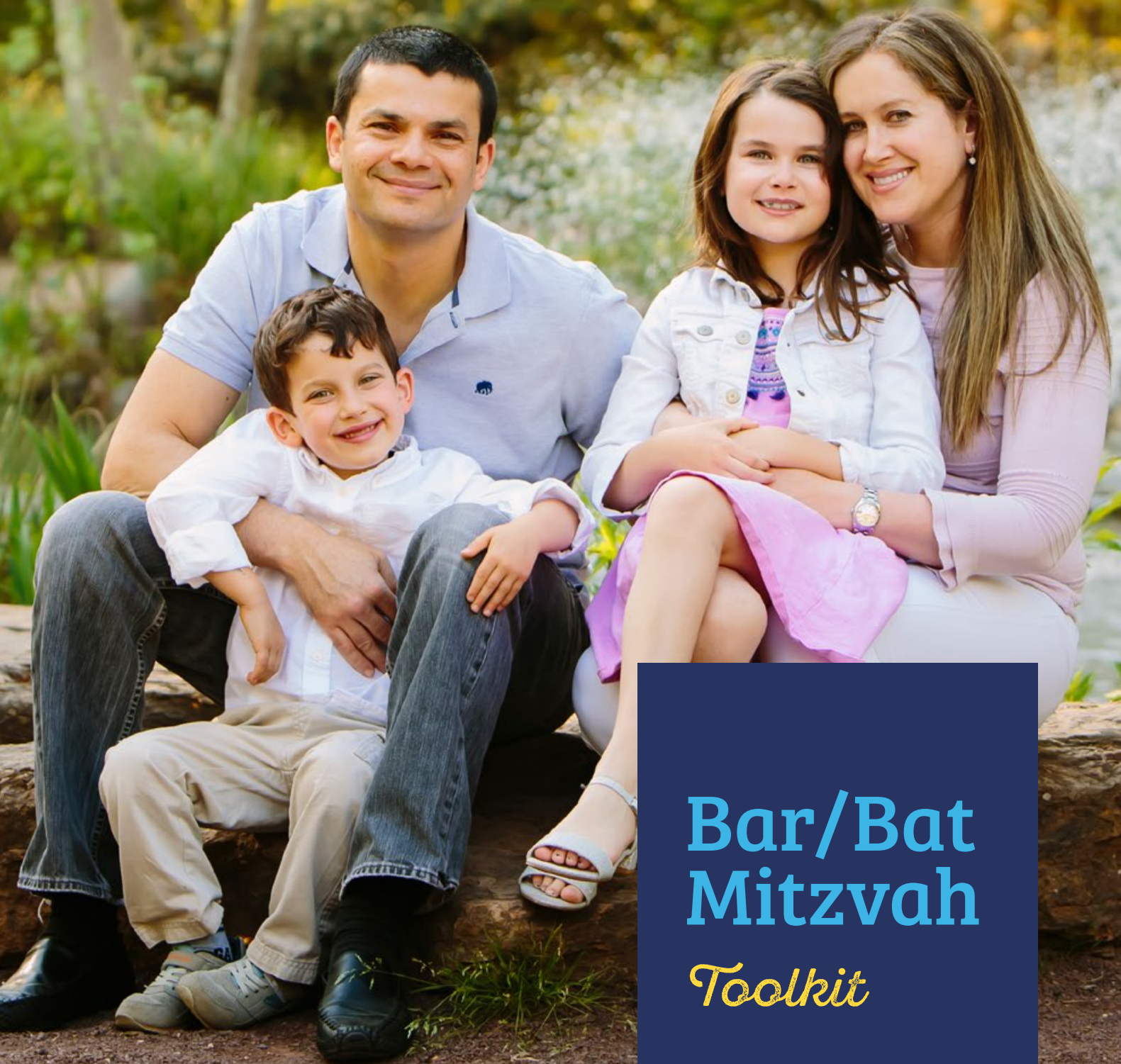




Bar/Bat Mitzvah

Toolkit

Mazel Tov!

Congratulations on reaching this special milestone, and thank you for sharing it with the Hebrew Free Loan Society.

We are honored that you are considering including the **Hebrew Free Loan Society (HFLS)** as part of your Bar or Bat Mitzvah celebration. Choosing to support a meaningful cause at this important moment reflects generosity, responsibility, and a commitment to helping others.

This toolkit will introduce you to HFLS and guide you through the steps to start your fundraising campaign.

We are here to support you every step of the way and help make your project a success.

If you have any questions, please contact us at mitzvah@HFLS.org.

We look forward to working with you.

*Thank you
and mazel tov!*

Steps for your mitzvah project



Step 1

Learn about HFLS and interest-free lending

Read this guide and visit our website to learn more: www.HFLS.org.



Step 2

Reach out when you're ready to get started

Reach out to us at mitzvah@HFLS.org.



Step 3

Set a fundraising goal

Decide how much money you would like to raise to help others.



Step 4

Create your fundraising page

We'll help you make a page that shares your story. Add photos, videos, and explain why helping HFLS is important to you.



Step 5

Ask family and friends for support

Share your page and invite them to help you reach your goal.



Step 6

Include HFLS in your celebration

Talk about interest-free lending with your Hebrew school class or mention the Jewish value of helping others in your D'var Torah.

Step 1

Learn about HFLS and interest-free lending

What is HFLS?

The Hebrew Free Loan Society (HFLS) was founded in 1892 by ten neighbors on New York's Lower East Side who wanted to help people in need.

They pooled together \$95 to create a small fund for interest-free loans. These loans helped people pay rent, cover medical bills, and start small businesses. As loans were repaid, the money was reused to help more people. In just one year, the original \$95 turned into more than \$1,000 in loans.



Pushcart Potato Seller
Lower East Side, NYC, Circa 1910



Chef Tami, Harlem Seafood
Small Business Loan Borrower Soul

HFLS Today

Today, HFLS continues to provide interest-free loans to New Yorkers of all backgrounds, helping them manage financial emergencies and invest in their futures.

In In just one year, HFLS lent over \$34 million to nearly 1,900 people while maintaining a 99% repayment rate.

Because loans are repaid and reused, the same funds help people again and again, continuing a tradition of community support that began more than 130 years ago.

Jewish Values and Interest-Free Lending

The Torah teaches that when someone in our community is struggling financially, we should help them without charging interest:

“If you lend money to My people, to the poor among you, do not charge interest.”

— Exodus 22:24

Another teaching encourages us to support someone before their situation becomes worse:

“If your fellow becomes poor... you shall support them.”

— Leviticus 25:35



Edik, Owner, Uncle Edik's Pickles,
Small Business Loan Borrower

Jewish tradition also teaches that one of the greatest forms of tzedakah is helping someone become independent again. Interest-free loans help people manage challenges, move forward, and maintain their dignity.



Chesed (Act of kindness to help others)

In Judaism, helping people in need is an important responsibility. Interest-free loans are one way our community supports one another.



Helping with Dignity

Loans allow people to solve problems while maintaining their independence and dignity.



Paying It Forward

When someone repays a loan, the money can be used again to help another person. One act of kindness can help many people.



Elias

College Loan Borrower

Getting into Columbia felt like a dream...until I saw the price tag. Even after scholarships and federal loans, I couldn't make it work. The Hebrew Free Loan Society's 0%-interest loan bridged the gap, quickly and without overwhelming debt. Today I'm thriving at Columbia, preparing for a career in public policy. Someone chose to invest in my future, and it changed everything.

Why Borrow from HFLS

(Instead of a Bank)

HFLS offers an alternative, helping people move forward without high-interest debt.



Having little or no credit history



Banks often do not offer small personal loans



Credit cards can come with very high interest rates

How HFLS Helps

Many New Yorkers can cover their everyday expenses such as rent, groceries, transportation, and utilities but have little left over for the unexpected: a medical emergency, a broken car, or a sudden tuition bill.

When large, unexpected costs come up, it can be hard to know what to do.

HFLS provides interest-free loans so people can pay for important expenses without taking on high-interest debt.

Because borrowers repay only what they borrowed, these loans are more affordable and can help people regain financial stability.

Financial Need Does Not Always Mean Poverty

Many people who need help are working and paying their bills but simply do not have enough savings for emergencies.

In fact, studies show that many Americans would struggle to cover an unexpected expense of just \$400.

That's why interest-free loans can make such an important difference—they help people handle life's challenges and move forward with dignity and hope.

Bank Loan vs. HFLS Loan

Let's imagine you need to borrow \$10,000 and have 40 months to pay it back.

Loan Type	Bank Loan	High-Interest Loan	Loan from HFLS
Interest	12.75%	25%	0%
Monthly Payment	\$308.04	\$370.90	\$250.00
Interest Paid	\$2,321.60	\$4,836.00	\$0.00

Why This Matters

For people facing financial challenges, interest can make borrowing money much more expensive. Ironically, the people who have the least money often face the highest interest rates and fees, which can make it harder to afford a loan.

Interest-free loans help solve this problem. By removing interest, HFLS makes it possible for people to borrow what they need, handle emergencies, and move forward without falling deeper into debt.

Cass

Owner Beyond the Beard, Small Business Loan Borrower

After years of building my skills and clientele as a barber, I was ready to open Beyond the Beard, but traditional banks kept saying no. Then HFLS approved me for an interest-free loan that made it possible to open my doors. Today the shop is thriving, I've hired employees, and I'm building a real future because someone believed in me when others wouldn't.



Step 2

Let us know when you're ready to get started

Reach out to us at mitzvah@HFLS.org to schedule a visit to meet HFLS staff and get your mitzvah project started

How Your Donations Help

Donations from the community are essential to the work of the Hebrew Free Loan Society. They allow us to provide loans without charging interest or fees to the people who borrow.

Your mitzvah project helps ensure that HFLS can continue supporting people.

Here are some ways your fundraising contributions can make a difference:



Every \$1,000 donated helps us lend \$10,000

Because loans are repaid and reused, your contribution helps many people over time.



Help us reach people who need support

Donations allow us to connect with individuals and families who may not yet know that HFLS can help them.



Help us create awareness about the mitzvah of interest-free lending

Inspire more people to discover our mission and become part of our growing community of supporters.



Dana

Filmmaker & General Needs Loan Borrower

After my income suddenly dropped, an HFLS interest-free General Needs Loan helped me bridge a \$7,000 gap so I could finish my film, Nice Jewish Girl. With HFLS's support, I was able to cover rent and basic expenses while completing a project that shares the Yemenite Jewish experience and celebrates the diversity of our community.



Step 3

Set a fundraising goal

Aim high! A great starting goal is \$3,600.

Don't worry if this is your first time asking for donations—about half the people you ask will usually say yes. You might be surprised by how many want to support your mitzvah project.



Step 4

Create your fundraising page

Creating a fundraising page is easy!

Here's what you'll need to get started:

- Visit HFLS.org/mitzvah
- Photo of yourself (min size) 1248 x 702px
- Your fundraising goal
- Your campaign dates – when would you like your fundraiser to begin and end
- Your personal story – we've provided sample text on page 10

Once your page is ready, you'll receive:

- A personal fundraising link to share with family and friends
- A link where you can track your progress and see your donations grow
- We're here to help every step of the way and can't wait to help you launch!



Step 5

Ask family and friends for support

It can feel a little uncomfortable to ask people for support—but remember, you're inviting them to be part of something meaningful!

Start by making a list of people you might reach out to: family members, family friends, neighbors, and teachers. Anyone who cares about you and wants to celebrate your Bar or Bat Mitzvah.

Plan to share your project more than once. You can:

- Post about it on social media in the weeks leading up to your celebration
- Ask your parents, friends, and relatives to share it too
- Send emails or messages explaining your project and why it matters to you (See the next page for ideas on what to say!)
- Remember, many people will be excited to support you and your mitzvah project
- With a little effort and a lot of heart, you'll be on your way to reaching your goal!

How do I ask?

Here’s some sample text you can use for your fundraising page:

Web



Thank you for visiting my Bar/Bat Mitzvah project page!

For my Bar/Bat Mitzvah, I am raising money for the Hebrew Free Loan Society (HFLS). I chose this organization because they help people build better futures by providing interest-free loans.

What I think is especially meaningful is that these loans are recycled—when someone repays a loan, the money is used again to help another person. That means one donation can help many people over time.

I hope you will consider supporting my project and helping me reach (or even exceed!) my fundraising goal of \$3,600.

Thank you so much for being part of my mitzvah project!

Email

Dear xxx,

I’m writing to you about something really meaningful for me, and I need your help!

As you may know, I’m celebrating my Bar/Bat Mitzvah on [DATE]. To honor this milestone, I am volunteering to raise money for the Hebrew Free Loan Society (HFLS). HFLS helps people in need in New York City by giving them interest-free loans to go to college, start or grow businesses, or pay for emergency and medical expenses. These loans are life-changing. In honor of my Bar/Bat Mitzvah, I set a goal of raising \$3,600, which will go toward helping HFLS change the lives of struggling New Yorkers. I hope you’ll join me in celebrating my Bar/Bat Mitzvah and supporting this organization.

Thank you so much for your support.



Social media



Option 1

For my Bar/Bat Mitzvah, I’m raising money for the Hebrew Free Loan Society. This organization helps people in need by giving interest-free loans, which can truly change lives.

Will you join me in helping New Yorkers in need? [Click here](#) to learn more and support my campaign!



Option 2

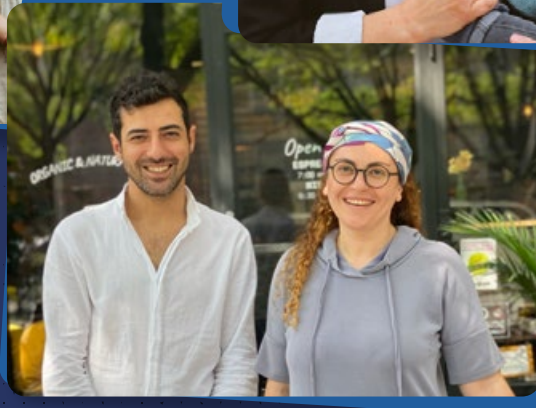
Step 6

Include HFLS in your celebration

Talk about interest-free lending with your class or mention the Jewish values of helping others in your D’var Torah.



Congratulations & Thank You!



Nathalie, Fresh Start Loan Borrower

Aliza & Brandi, Adoption Loan Borrowers

Sodio & Giorgi, Co-owners, Sipsteria, Small Business Loan Borrowers

Roderick & Lisa, Co-owners, Studio in the Heights, Small Business Loan Borrowers



Hebrew Free Loan Society
275 Madison Avenue, Suite 1905
New York, NY 10016
HFLS.org

PROUD PARTNER
 **UJA** Federation
NEW YORK