



INSIDE IAJFL

Spring 2026/ Sivan 5786

Dear IAJFL Family –

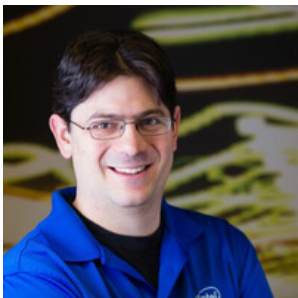
The 2026 Conference in Austin, Texas is coming up fast – Nov 8-10, 2026. I'm looking forward to attending and seeing everyone again. The emerging itinerary looks great and together we'll celebrate another year of continued growth of Jewish Free Loans.

Thank you to everyone who responded to the recent member survey from Tina and Nancy (of JIFLA). We had 28 agencies respond, with analysis to be done over the next few months to fold into our strategic plan.

We expect a number of interesting ideas to come out of this process, including possible responsible use of AI. Another area we are actively looking at is refreshing our Dropbox documents, to ensure we have recent copies of the core policy, governance, and organizational documents of various free loans. We hope that by sharing these our member organizations can more easily see trends in policies and ensure they are using our industry's best practices.

Next month we'll send out our normal IAJFL city reports survey to have the data ready by the next conference. It will be very similar to last year, but as always, please let me know if you have any suggestions.

See you soon!



Terry Borer
President, IAJFL
2026

IAJFL Office Hours:
Thursdays 8:30 AM - 1:30 PM
(Mountain time)

To better serve IAJFL members and inquiries to the IAJFL office, we have established regular office hours.

Lunch and Learn: Monday, June 22- 11 AM Pacific Time – Jewish Fertility Foundation the history and relationship between IAJFL agencies and JFF (details below).

Wednesday, July 1- 11 AM Pacific Time – Small Agency Executive Director's Meeting

Wednesday, September 2 – 11 AM Pacific Time – Small Agency OPEN Meeting

Let us know if you have a topic and/or facilitator to suggest for future Lunch & Learns.

2026 IAJFL Survey Data.

Thank you to everyone who submitted responses to the 2026 IAJFL survey. We received 31 responses from 28 agencies of our 55 member agencies – a respectable 50% response rate!

Your IAJFL board is reviewing and analyzing your feedback and the results will be shared in an upcoming newsletter. For now, here is a quick sneak peek of what you had to say:

- 35.5% of member agencies regularly attend IAJFL Lunch N Learns
- 27 of 31 responses are from agency staff
- 22.6% of IAJFL agencies use AI regularly
- Only 1 agency is not aware of Dropbox

Thank you for participating. We look forward to using your responses and input to better serve every member agency in the future.

Nancy serves as Executive Director of JIFLA, where she leads the organization's operations, including client services, donor engagement, and community relations.

Lunch and Learn June 22nd – Jewish Fertility Foundation's Elana Frank, CEO and Sarah Shah, Director of External Relations and Fertility Grants, will be speaking on the history and relationship between IAJFL agencies and JFF in various locations including the impact it has had. They will also present "Belonging while Longing" training especially geared for Jewish agencies to better understand the individual(s) who are coming to us for infertility loans. There will be time for questions and discussions. We encourage you to join us and share this invitation with interested staff and board members who might not have received this invitation. – 11 AM Pacific time zone (USA).



Mazal Tov to Anna Koenig, Executive Director of Milwaukee and IAJFL Secretary, and her husband Joey, who welcomed Henry Arnold into the world in March. We wish them much joy, happiness, blessings and love. IAJFL hopes to see Henry at the upcoming IAJFL Conference!

(name used with permission)



2025 City Report forms will be out shortly. Please be sure to fill in and complete. Thank you!.

Y'all Ready for IAJFL 2026? Austin Is Calling!

By Debbie Cohen, Executive Director, HFLA

A Quick Look at What's Coming (And Why You'll Want to Be There)

We're getting closer to conference time, and things are coming into focus. This year's gathering is designed around a simple idea:

Meeting borrowers where they are — and asking what that means for all of us in 2026.

That question shows up everywhere in the program — in our plenary conversations, breakout sessions, and especially in the table discussions where staff, volunteers, and leadership from across organizations will sit together and compare real approaches in real time.

Here's a quick look at what's ahead:





NOVEMBER 8-10, 2026

Big Questions, Real Conversations

Across three whole-group sessions, we'll explore how organizations are adapting to changing borrower needs, shifting economic realities, and evolving expectations around lending and support.

Topics include:

- new and emerging borrower needs (including domestic violence and family-related lending)
- financial education and what role, if any, JFLs should play
- how policies like guarantors and loan structures are evolving in a changing world

Each session will begin with a short presentation or panel, then move into table conversations designed for practical, real-time exchange across organizations.

Breakouts Designed for Immediate Use

Breakout sessions will focus on what organizations can actually apply right away, including:

- AI tools for everyday nonprofit work
- fundraising strategies for 2026 and beyond
- staffing and board structures that reflect real-world capacity
- collections and borrower experience
- marketing across generations
- partnerships, collaboration, and sustainability

These sessions are built for discussion, not just presentation — with practical takeaways you can bring home immediately.

The Most Important Part Happens at the Tables

Each plenary session includes structured table conversations with a mix of staff, executive directors, and volunteer leaders.

These are designed for honest, practical exchange:

- What are you doing at your organization?
- What's working — and what isn't?
- Where are you seeing new challenges?

The goal is simple: learn from each other in real time.

A Friendly Reminder

If you've been planning to register, this is your nudge to do it sooner rather than later.

This conference is built around active participation and shared learning — and the most valuable insights will come from being in the room during these conversations, not reading about them afterward.

We're looking forward to seeing the field come together in a meaningful, practical way.

See y'all soon in Austin!



Debbie Cohen,
Executive Director, HFLA

Our Mission Statement is 3,000 years old. This is why we do what we do.

Exodus 22:24

If thou lend money to any of My people, even to the poor with thee, thou shalt not be to him as a creditor; neither shall ye lay upon him interest.

אם כסף תלווה את עמי, את העני עמך לא תהיה לו, כנשה; לא תשימון עליו, נשך.

Deuteronomy 15:7-8

If, however, there is a needy person among you, one of your kinsmen in any of your settlements in the land that the lord your God is giving you, do not harden your heart and shut your hand against your needy kin. Rather, you must open your hand and lend him sufficient funds for whatever he needs.

כי יהיה ברך אביון מאתך אחיך באחד שעריך בארץ אשר יהוה אלהיך נתן לך לא תאמץ את לבבך ולא תקפץ את ידך מאחיו האביון: כי פתח תפתח את ידך לו והעבט תעביטנו די מחסרו אשר יחסר לו:

Deuteronomy 23:20-21

You shall not deduct interest from loans to your countrymen, whether in money or food or anything else that can be deducted as interest; But you may deduct interest from loans to foreigners. Do not deduct interest from loans to your countrymen, so that the lord your God may bless you in all your undertakings in the land that you are about to enter and possess.

לא תשיף ולאחיה נשך כסף נשך אכל נשך כל דבר אשר יש: לנכרי תשיף ולאחיה לא תשיף למען יברכך יהוה אלהיך בכל משלח ידך על הארץ אשר אתה בא שמה לרשתה:

Thank You for Your Stories for the What's Happening 'Out There'? section.

We received a wonderful response to our request for stories about unique borrowers, guarantors, and the reasons for their loans. We're excited to highlight some of the interesting stories in our Summer newsletter.

For this newsletter, we will be highlighting borrower stories from Jewish Free Loan Association in Los Angeles and The Dallas Hebrew Free Loan Association.

The Mesivta of Greater Los Angeles (Yeshiva) received a \$50,000 non-profit security loan for upgrades to their school. Here are Rabbi Gottesman's own words about the JFLA loan:

My name is Shlomo Gottesman. As Head of School and primary fundraiser, I am passionate about ensuring our Yeshiva meets the needs of our students while keeping up with our financial obligations. Like many institutions, it's a constant balancing act that requires both effort and a measure of Heavenly assistance.

When we were unexpectedly awarded a Security Grant, we faced a new challenge: making the upfront payments and waiting for reimbursements, which placed significant strain on our budget. We even risked losing the grant if we couldn't show all expenditures by year's end. Learning about the possibility of a loan from JFLA gave us hope, and we were inspired to apply.

The loan from JFLA bridged the gap, allowing us to meet the spending requirements on time and fully benefit from the grant. For that, we are truly grateful. Thank you, JFLA!

The Molina-Salazar Family received a \$7,500 fire relief loan due to being displaced after the devastating LA fires in January. The family lives in Pasadena with five children, ages 10 to 26, and beloved pets—three dogs and a cat. They have been fortunate to rent the same home for the past seven years, but in January, the Eaton Fire forced them to evacuate. Without renters insurance, they were left to cover rent on both their home and temporary housing out of pocket.

They couldn't find a space big enough for all of them, so the family was split up. They maxed out credit cards and drained savings just trying to get by. When they finally returned home, they had to replace all of the furniture—and the stress was overwhelming.

Since the JFLA loan, they have been able to reunite as a family under one roof, and now have air filters in every room to protect our kids, who suffer from allergies and are especially sensitive to the dust left behind by the fire.



"I would like to take a moment to share why the Dallas Hebrew Free Loan Association means so much to our family—not just as an organization, but as a reflection of the kindness of our community.

The existence of this organization is vital. In a world where financial burdens can feel overwhelming, The Hebrew Free Loan Association reminds us that we are never alone in our struggles.

My son, 19 years old, was diagnosed with high-functioning autism at the age of 4. Since then, we have dedicated our life and careers to supporting him, while my husband has been our family's sole provider.

Four years ago, we decided to relocate from North Carolina to Dallas in search of a school that could truly meet our son's unique needs.

We have faced—and continue to face—challenging times, particularly with the high costs of medical care and private education for special needs.

Covering my son's private school tuition was a significant financial challenge, and during his 4th and final year, we nearly had to withdraw him because we could no longer afford it. That's when the Hebrew Free Loan Association stepped in. Their interest-free loan provided the crucial support we needed, allowing our son to complete his education without the added burden of financial stress.

This support not only eased our immediate worries but also reminded us of how powerful it is when a community comes together to help each other during tough times.

Their help made a profound impact on our lives. Their understanding and commitment to helping community members like us provided critical relief.

The process was simple, and the kindness of the staff made us feel respected and valued. It was not just the financial aid that helped—it was the comfort knowing that someone understood our situation and stood ready to support us without judgment.

This association helps people become stronger and more confident as they move forward, which in turn makes the whole community better. It teaches us the importance of giving back and supporting one another during tough times—a core value that is deeply rooted within our tradition.

By sharing our stories and supporting the mission of the Hebrew Free Loan Association, we contribute to a legacy of kindness, ensuring that no one in our community has to face hardship alone.

I would also like to share that one day, when I'll be in a stronger financial position, it would be my honor to give back by donating to the Hebrew Free Loan Association and help others in need, just as they helped us.

This association has quietly helped people's lives for nearly a century, and I believe with all my heart that it must continue for the next hundred years and beyond.

On a personal note, I want to extend my deepest thanks to Jane and the board. Your support made this possible. We truly couldn't have done it without you. Thank you so much! Inbal Dekalo"



With 36 agencies responding on January 1, 2026 the collective total of loans out in our communities was **231 million dollars** (\$231,000,000) representing **34,144 loans** which could translate to affecting over **125,000 people/families**.

What an amazing, exciting and collective impact of interest free lending.

New Medium Sized Agency Group

We're pleased to announce a new intermediate-agency group, providing a welcoming space for connection and discussion.

We are pleased to welcome Shuli Tropp as the new Chair!

Save the Date!

November 8-10, 2026!

Pack your boots and get ready— the IAJFL 2026 Conference is heading to Austin! Join us for a Texas-sized gathering of ideas, innovation, and networking in the Live Music Capital of the World

DROPBOX

A reminder that the IAJFL Dropbox is a wonderful resource for member agencies. The IAJFL Dropbox serves as a repository for all types of written communication, including:

- Marketing materials
- Loan applications
- Policies/procedures
- Bylaws
- IAJFL annual City Reports
- And much more



We encourage you to submit your documents and review the items provided by other members as well.

IAJFL LEADERSHIP 2025 - 2026

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*Terry Borer
(Toronto)*

Treasurer

*Selwyn Isakow
(San Diego)*

Intermediate Agency Group Chair

*Shuli Tropp
(Washington DC)*

Executive Vice President

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(Atlanta)*

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(San Antonio)*

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(New York)*

IAJFL Coordinator

Tina Sheinbein

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(St. Louis)*

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(Vancouver)*

Non-sectarian Agencies Chair

*Anna Koenig
(Milwaukee)*

Secretary

*Anna Koenig
(Milwaukee)*

LAG Chair

*Kim Kaplan
(New York)*

IAJFL Social Media Outreach

*Leia Linn
(Phoenix)*

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