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2010 Funding Year

Dear Parent(s) of a CFIE Applicant,

Enclosed please find an application for an interest-free loan in support of your son/daughter's 2010 Israel experience.

The Center for Jewish Education has formed a partnership with the Hebrew Free Loan Association. The interest-free loan program is the community's way of helping families overcome the hurdle of financial need, thus making an Israel experience possible for more young people. It is not a benefit to which everyone is entitled; it provides a means by which families with financial need can spread a portion of the total cost of the Israel experience over a longer period. The loans are for up to \$2,000, subject to Hebrew Free Loan guidelines, and require \$50.00 monthly payments, beginning the month after the loan is made.

Please complete the enclosed application form as soon as possible and send it directly to:

CJE Program Administrator  
Hebrew Free Loan Association of Baltimore  
5752 Park Heights Avenue  
Baltimore, MD 21215

**DO NOT SEND THIS APPLICATION TO CJE**

Be assured that all information supplied to the Hebrew Free Loan Association will be treated with the utmost confidentiality.

A Hebrew Free Loan program administrator will review your application and contact you. If your application is approved, s/he will set up a meeting with you to explain the conditions of the loan and execute the paper work.

We are delighted that you and your child are availing yourselves of this wonderful opportunity to participate in a high-quality program in Israel.

Sincerely,

Reena Roshgadol  
Administrator, Community Fund for Israel Experiences



The Louise D. & Morton J. Macks Center for Jewish Education  
5708 Park Heights Avenue • Baltimore, Maryland 21215-3930  
410-735-5000 • Fax: 410-735-5001  
info@cjebaltimore.org • Website: www.cjebaltimore.org



**HEBREW FREE LOAN ASSOCIATION OF BALTIMORE  
CENTER FOR JEWISH EDUCATION ISRAEL EXPERIENCE LOAN**

Student's Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Home Address: \_\_\_\_\_ ZIP \_\_\_\_\_

School: Program for which loan will be used: \_\_\_\_\_

Program Dates: \_\_\_\_\_ Total Cost: \$ \_\_\_\_\_ Loan Amount: \$2,000.00

List other sources of financial assistance for this program: \_\_\_\_\_

\_\_\_\_\_

-

IRS LOAN CATEGORY: f) Religious Activity

Father's Name \_\_\_\_\_ Social Security #: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone \_\_\_\_\_ Driver's License

#: \_\_\_\_\_

Address (If Different from Student's): \_\_\_\_\_

\_\_\_\_\_

Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

\_\_\_\_\_

If divorced from mother, Spouse's name \_\_\_\_\_ Driver's License:

\_\_\_\_\_

Owns above property: yes/no If owned, approximate market value \$ \_\_\_\_\_

Current or former borrower with Hebrew Free Loan: yes/no

Mother's Name \_\_\_\_\_ Social Security #: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone \_\_\_\_\_ Driver's

License:: \_\_\_\_\_

Address (If Different from Student's): \_\_\_\_\_

\_\_\_\_\_

Employer: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

If divorced from father, Spouse's name \_\_\_\_\_ Driver's License:

\_\_\_\_\_

Owns above property: yes/no If owned, approximate market value \$ \_\_\_\_\_

Current or former borrower with Hebrew Free Loan: yes/no

**Complete the following only for the household in which the student lives:**

Congregational Affiliation: \_\_\_\_\_

Number of other minor dependents: \_\_\_\_\_

Number of dependents attending tuition-charging schools (including colleges): \_\_\_\_\_

Total amount of annual financial aid (scholarships) received from these schools:

\$ \_\_\_\_\_

Total Adjusted Annual Income as reported on line 33 of Form 1040 for the household in which the student resides: \$ \_\_\_\_\_

I declare that the information reported above is true, correct and complete. I authorize the HFLA to make an investigation of the representations made herein and authorize HFLA and CJE to exchange whatever information they possess regarding me.

Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Head of household in which student resides

**HEBREW FREE LOAN ASSOCIATION OF BALTIMORE  
CENTER FOR JEWISH EDUCATION ISRAEL EXPERIENCE LOAN**

This space may be used for any other information which the applicant considers important to qualification for this loan

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Be assured that the information you have provided will be treated with the utmost confidentiality. Send this application directly to:

CJE Program Administrator  
Hebrew Free Loan Association of Baltimore  
5752 Park Heights Avenue  
Baltimore, MD 21215

**DO NOT SEND THIS APPLICATION TO CJE**

**Remainder of form to be completed by Hebrew Free Loan**

HFL Reviewer's Remarks

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Loan Approved / disapproved in the amount of \$2000.00  
40 monthly payments of \$50.00.  
No guarantors.  
Special  
Conditions \_\_\_\_\_

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Approved by:

\_\_\_\_\_  
Loan Reviewer

\_\_\_\_\_  
HFL Director

\_\_\_\_\_  
HFL Director

Approval Date: \_\_\_\_\_ Account Number \_\_\_\_\_ Check Number \_\_\_\_\_

\_\_\_\_\_