



Heath and Beatrice

May 9, 2008

Dear ,

The Jewish Educational Loan Fund (JELF) is a unique Jewish organization that has played an important role in my life. By sharing my personal story, I hope you will be inspired to make JELF one of the organizations you contribute to as part of your charitable giving.

As a young child, my life was fairly typical. My parents, sister and I lived in a suburban home. That all changed suddenly and dramatically when I was five years old. My mother, *z"l*, then 30, was diagnosed with Multiple Sclerosis. Over the next seven years, her health rapidly deteriorated and she was permanently hospitalized. My dad soon divorced my mother and disappeared. At one point my mother, sister and I were living together destitute in Section 8 housing and dependent upon food stamps. Soon after, my sister was sent to live with relatives out of state, and I was placed with a Jewish foster parent.

By the time I was ready for college, my foster parent's obligation for my well-being ended along with his capacity to provide financial support. My mother had died and I hadn't heard from my dad for several years. I had the good fortune of being accepted by an excellent in-state school, but paying for it was another question. I was eligible for federal grants and government-backed loans, and I was even eligible for a work-study program. Despite maximizing all of these, I was still short of all the funds I needed to pay for college. Fortunately, a counselor with Jewish Family Services, Adrienne Rosenberg, knew about my situation and introduced me to a potential solution – JELF.

JELF is dedicated to providing financial assistance in the form of zero-interest loans to Jewish students in desperate financial need. JELF's application process was thorough, and I was deemed worthy of its support. JELF funding made it possible for me to go to college while only having to work about 20 hours per week. Without JELF's support, I would not have been able to meet my financial obligations and likely would not have been able to earn my degree.

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After graduating, JELF made repayment convenient. The monthly payments started very low, progressively increasing as my earning capacity increased.

While in school, I promised myself that I would one day make JELF my charity of choice for the remainder of my life. Though my JELF loan has been repaid in full for some time, I continue to send contributions to JELF on a regular basis. In fact, it gives me a tremendous sense of pride knowing that today I contribute more to JELF each year than I was sending in loan repayments.

With the economy suffering in many parts of our country and tuition increasing dramatically, JELF has experienced a 40% increase in applications this year alone. I know all too well the struggles these applicants face as they seek ways to pay for higher education. Together with JELF, you and I can be bridge builders for a new generation of Jewish students in need.

I hope that by sharing my experience, you will agree with me that JELF's work is more important than ever and that JELF will be among those worthy charitable organizations you contribute to.

If you're wondering, I'm pleased to tell you that my story has a happy ending. I am co-owner of a successful executive recruiting firm, CR Master, Inc., in Charlotte and recently married. My wife, Beatrice, and I are expecting our first child.

So many like you have helped me along my way. I feel blessed that I can give back, and I encourage you to join me in this effort and donate today.

Sincerely,
Heath
Heath Prior

P.S. Please donate to JELF and help Jewish students with their education.

***The Jewish Educational Loan Fund helps students from:
Atlanta • Augusta • Charleston • Charlotte • Clearwater-Gulf Coast
Columbia • Durham-Chapel Hill • Greensboro • Jacksonville • Miami
Raleigh • Richmond • Savannah • Tampa • Virginia Beach-Hampton Roads***