

UJA-Federation of New York's **connect-to-care** *The Jewish community at work for you*



UJA-Federation of New York Connect to Care Loan Program

Recently, we told you about UJA-Federation of New York's Connect to Care, created to help members of the Jewish community who have been hurt by the current economic downturn.

We're now introducing a new component of UJA-Federation's Connect to Care. We're offering the residents of Manhattan and Westchester an interest-free loan program designed to help middle-income Jewish families help themselves.

Interest-Free Loans

UJA-Federation's Connect to Care Loan Program — funded by UJA-Federation and administered by Hebrew Free Loan Society — provides interest-free loans of up to \$10,000 to Jewish families significantly affected by the recession who do not have sufficient, nonretirement savings to pay for a compelling nonrecurring need.

Who Qualifies

UJA-Federation's Connect to Care Loan Program is open to families who had prerecession gross family income of up to \$140,000 and lost significant income because of the recession. Eligible families are those who can still manage to pay their recurring monthly expenses, such as a mortgage or rent, utilities, and food, but do not have sufficient savings to cover a compelling one-time need, such as fixing a leaking roof or replacing a broken boiler, dental or medical bills not covered by insurance, or private-school tuition not completely covered by a scholarship. UJA-Federation Connect to Care Loans are an alternative to incurring credit card debt, withdrawing funds from retirement accounts, or borrowing from family or friends.

UJA-Federation Connect to Care Loans must be secured by two creditworthy friends or relatives. They are repayable interest free at \$250 per month, starting the month after the loan is issued.

For further information or to learn more about whether the loan program is right for you or a loved one:

In Manhattan, contact the Jewish Board of Family and Children's Services at 1.212.399.2685 ext. 206 or connect-to-care@jbfcs.org.

In Westchester, contact Westchester Jewish Community Services at 1.914.470.5721 or connect-to-care@wjcs.com.

To learn more about UJA-Federation's Connect to Care and the comprehensive services it provides, contact UJA-Federation's J11 information and referral center at 1-877-UJA-NYJ11 (1-877-852-6951) or connect-to-care@ujafedny.org; visit www.ujafedny.org/connect-to-care; or visit a UJA-Federation Connect to Care center near you.