



Hebrew Free Loan Association of Washington State

Interest-Free Lending with Dignity

Life & Legacy™ Program

Case Statement

“When you lend money to My people, to the poor person [who is] with you, you shall not behave toward him as a lender; you shall not impose interest upon him.”
לא תשימון עליו נֶשֶׁךְ-- פְּרֻשַׁת מִשְׁפָּטִים, שְׁמוֹת כַּב, 24
Parashat Mishpatim, Exodus 22:24.”

For over a century, Hebrew Free Loan Association of Washington State (HFLA) has been helping Jewish residents of Washington address financial shortfalls with interest-free loans. By extending a lending hand, HFLA allows borrowers to maintain their dignity and self-sufficiency as well as their connection to the Jewish community.

HFLA is a unique Jewish financial institution. Animated by a Biblical commandment HFLA loans embody the highest level of charity outlined by Maimonides - to support fellow Jews with loans to strengthen their ability to meet their own needs and to limit dependence on others (Mishneh Torah, Laws of Charity, 10:7–14). HFLA makes confidential loans free of interest, does not charge any loan fees, and sets repayment schedules individually based on each borrower’s financial circumstances. We believe that by improving the well-being of individual community members, HFLA loans strengthen the financial and communal health of Washington State Jews and demonstrates that the Jewish community’s safety net and commitment is there for them.

HFLA loans cover a wide array of circumstances, such as family emergencies, medical and dental bills, rent and mortgage payments, tuition assistance, car payments and life-cycle events (bar/bat mitzvah, wedding, funeral). Sometimes HFLA loans are a necessary bridge just to make ends meet. With HFLA’s help borrowers can overcome unexpected life emergencies: obtain the health care they need, nurture their families, maintain a roof over their heads, improve their long-term job prospects, ensure they have transportation, and pay for the basic services and utilities most of us take for granted. HFLA loans improve borrowers’ lives.

For funding, HFLA recycles loan repayments and judiciously utilizes the charity of our donors for the benefit of borrowers. We keep our expenses low by minimizing paid (part-time) staff and heavily engaging our all-volunteer board of directors. Both borrowers and donors ensure the continuing ability of HFLA to meet community needs. Very importantly, our borrowers learn that their repayments pay kindness forward, helping future generations of borrowers.

***Our donors are people like you who believe in helping others to help themselves.
Please support us with your Legacy gift.***