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**UJA-FEDERATION OF NEW YORK AND HEBREW FREE LOAN SOCIETY TO OFFER INTEREST-FREE  
PAYCHECK LOANS TO REPLACE MISSED PAYCHECKS FOR FEDERAL EMPLOYEES AFFECTED BY  
GOVERNMENT SHUTDOWN**

NEW YORK CITY, January 22, 2019 — Responding to the financial strain on federal employees who have been furloughed or are working without pay, [UJA-Federation of New York](http://ujafedny.org) and the [Hebrew Free Loan Society](http://hfls.org) (HFLS) will fund interest-free “paycheck” loans that will replace missed paychecks for federal workers who reside in New York City, Westchester, Nassau, and Suffolk Counties and who earn \$40,000 or less. UJA-Federation’s Board of Directors voted unanimously to approve a \$5 million dollar loan for HFLS to run the program. According to Mayor de Blasio’s office, 18,000 federal employees work at affected agencies in New York City.

To apply for a loan, borrowers should visit [www.hfls.org/FederalEmployees](http://www.hfls.org/FederalEmployees) to download loan application forms.

“Today, it’s clear that federal workers in our area are in financial distress because of the shutdown. We hope this loan program will alleviate some of the stress and worry for these individuals and their families,” said Eric S. Goldstein, CEO of UJA-Federation of New York.

"Few families can afford to miss even one paycheck before they start to suffer financial challenges. We felt the community should respond, and interest-free loans are the perfect tool for making sure people have what they need to make ends meet," said Rabbi David Rosenn, Executive Director, Hebrew Free Loan Society.

The program will operate as follows:

- Eligibility will be established by the employee’s paystub and employee ID.
- Employee income will determine eligibility (rather than household income).
- The employee’s take-home pay will establish the maximum loan per pay period.
- Borrowers will be required to provide one guarantor (HFLS usually requires two guarantors).
- Repayment will be due only when the government reopens and employees receive back wages.
- Contractors are not eligible for the loans.

**About the Hebrew Free Loan Society**

The Hebrew Free Loan Society makes 0% interest loans that help low- and moderate- income New Yorkers in need stabilize and strengthen their financial lives. HFLS has nearly 2,000 loans outstanding, totaling more than \$16 million. Learn more about HFLS by visiting [HFLS.org](http://HFLS.org) or visit our pages on [LinkedIn](#), [Facebook](#), and [Twitter](#).

**About UJA-Federation of New York**

For more than 100 years, UJA-Federation has brought New Yorkers together to solve some of the most pressing problems facing our community. Through UJA, more than 50,000 donors impact the issues that matter most to them, pooling their resources to care for Jews everywhere and New Yorkers of all backgrounds, respond to crises close to home and far away, and shape our Jewish future. Working with a network of hundreds of nonprofits, UJA extends its reach from New York to Israel to nearly 70 other countries around the world, touching 4.5 million people each year. For more information on how to donate or volunteer, please visit our website at [www.ujafedny.org](http://www.ujafedny.org).

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