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Fertility loan fund pays it forward

BY RYAN TOROK

Alan and Emily Feit tried four times to have a child through in vitro fertilization (IVF), an infertility treatment that can cost well over \$10,000 per attempt. On the fifth try, however, they ended up with twins — and now they want to help others in similar situations.

The San Fernando Valley couple has provided \$100,000 in seed money to create the Feit 4 Kidz Fertility Loan Fund through the Jewish Free Loan Association (JFLA), which provides interest-free microloans to Southern California residents.

Beginning this past spring, the L.A.-based JFLA has been offering loans of up to \$15,000 to Jewish couples who need help paying for an in vitro procedure, which is used when other methods of reproductive technology have failed. It can cost up to \$20,000, or an average of \$12,400 according to the American Society for Reproductive Medicine.

“It’s very exciting. It kind of allows us to turn something that was such a negative experience for us, heart-wrenching at times, into something really positive,” Emily Feit told the Journal. “Thankfully, we’re on the other side of things, but that connection to our experience and to be able to empathize with those individuals and couples going through that traumatic experience, I think that linkage will always be there for us.”

The Feits’ twins, Kara and Zachary — the “k” in “Kidz” stands for Kara, and the “z” stands for Zachary — turned 1 in June.

Rachel Grose, associate director at JFLA, said the importance of the new loan program cannot be understated.

“It allows JFLA to invest directly in [the] Jewish community, Jewish continuity, new Jewish babies and Jewish families,” she said.

Previously, JFLA gave out loans for IVF procedures — which includes the remote fertilization of a woman’s eggs into embryos and the transfer of those embryos into the



uterus — through its Lerner Family Adoption and Fertility Assistance Loan Fund. That program’s original purpose, however, was to provide financial assistance for couples seeking to adopt. Now with the establishment of the Feit fund, the Lerner fund will return to helping exclusively with adoptions, Grose said.

As of earlier this month, five couples had taken out loans from the Feit fund to help pay for IVF operations — which means about \$75,000 has been given out thus far — and up to five additional couples were in the midst of interviewing for a loan, according to the Feits and to Grose.

While many of the organization’s loan programs are nonsectarian, Feit loans are limited to the Jewish community — at least until the organization raises more money for the fund, Grose said.

“One day, when we raise millions of dollars, we will open it to everyone,” she said.

On Nov. 16, JFLA and the Feits are partnering on a gala event with the hope of raising at least \$250,000 for the fund. Currently, it has more than \$200,000, with additional support coming from friends and family of the Feits who gave to the fund in lieu of birthday gifts for their twins’ recent birthday.

The November event, which will be held at the Luxe Sunset Boulevard Hotel, will also honor the Feits’ infertility doctor, Robert Boostanfar, a reproductive endocrinologist based in Encino.

The Feit 4 Kidz fund became JFLA’s 34th loan fund when it was launched in April. Other JFLA funds include emergency and veteran loans, student loans, home health care loans, small-business loans and more. Currently, there is \$11.5 million in loans circulating among JFLA clients, according to Grose. The money given out for loans is recycled, which means that the money repaid by a client is loaned out again to a new client. The organization claims to have a repayment rate of more than 99.5 percent.

