



# The Path to STABILITY



## Navigating Contemporary Financial Challenges

*Kollel families receive a certain siyatta diShmaya that helps them to make ends meet, in a near-miraculous manner. If they were to begin to keep close track of their income and expenditures, they would realize that their finances just do not add up, and the husband might feel pressured to leave kollel.*

*I therefore don't think it's advisable for bnei Torah to adopt Mesila's budgeting practices nor to become Mesila clients. Instead, they should have bitachon that Hashem will provide for them and not look too closely at their finances.*

In his classic work *Chovos Halevavos* (Shaar Habitachon, Introduction), Rabbeinu Bachyai states clearly that a *baal bitachon* — someone who relies on Hashem — will be provided for at all times.

The requirement to have *bitachon* and believe that Hashem is the quintessential Provider applies to all Jews, working families and *kollel* families alike. It could therefore be argued that for believing Jews, budgeting is a totally unwarranted activity: if a person believes that Hashem will provide for him, why should he have to think about how much he is earning or spending?

The flaw in this argument is that intellectual beliefs and spoken declarations of faith do not a *baal bitachon* make. Rather, the litmus test of a *baal bitachon* is his lifestyle.

True *baalei bitachon* live on an elevated spiritual plane in which material aspirations and physical desires have no place. They are satisfied with whatever Hashem has given them, even if it is the absolute minimum. Regardless of their physical circumstances, they have no fear or worries. They do not need, desire or enjoy material luxuries. Their luxury is living according to Torah ideals while relying on Hashem to provide for them.

These *baalei bitachon* can be secure in the knowledge that they will always have what they need and never be lacking. For them, budgeting is unnecessary.

The Torah does not prohibit people from having more than the absolute minimum. However, people who wish to live with more than the minimum — whether or not the husband is in *kollel* — have an obligation to make sure they can afford to pay for what they want or feel they need.

People today are bombarded with advertisements, special offers and a dizzying array of available products and services. At the same time, banks and credit card companies offer them instant access to money that is not theirs. How is anyone to withstand these material enticements if not by making careful calculations of their income and expenditures and being aware of just how much they are able to spend?

Some *bnei Torah* and their families are truly *baalei bitachon*, and are capable of withstanding all material enticement and subsisting on the minimum. Other *bnei Torah* do not possess as great a degree of *bitachon*, and are unable to live on a sub-

sistence level.

*Bnei Torah* and their family members whose lifestyle reflect less than absolute *bitachon* are required to carefully scrutinize their finances to ensure that they do not spend more than they have.

A person who borrows and does not repay is termed a *rasha*, an evil person (see *Tehillim* 37:21) — not a *baal bitachon*. *Bitachon* cannot be used as an excuse for overspending or lack of financial responsibility. If there is a possibility that a person might fall into debt, he is obligated to budget and do whatever else it takes to make sure he does not incur the label “*rasha*.”

Mesila's assistance involves helping families to develop an awareness of exactly how much they earn and how much they spend. Of the hundreds of Mesila clients who have achieved financial stability, many have been *kollel* families. There have been numerous instances where *bnei Torah* switched to better-paying *kollelim* or took on side tutoring jobs after becoming Mesila clients, by which they were able to enhance their ability to provide for their families without weakening the quality of their learning.

However, we do not know of a single case in which a man left *kollel* as a result of measuring his expenditures against his income. In fact, many of our clients have reported that their Torah study improved dramatically after they adopted careful budgeting practices.

It is unquestionably true that *bnei Torah* merit a special *siyatta diShmaya* that enables them to devote their energies to undiluted Torah learning. For individuals who are on high levels of *bitachon*, as evidenced by their modest lifestyles and their contentedness with those lifestyles, the *siyatta diShmaya* they receive obviates the need for living with a budget.

But for the vast majority of *bnei Torah*, budgeting is not only appropriate, it is a requirement. And when people do what is required of them, their *siyatta diShmaya* is not diminished, but increased.

*This column was prepared by Mesila in consultation with its Rabbinical Board.*



Mesila is a non-profit organization dedicated to helping families and businesses in Israel achieve financial stability and independence. With over 25 chapters across Israel, Mesila is rescuing hundreds of families and businesses from the cycle of poverty and debt through its three-pronged approach of education, counseling and financial assistance. Readers are invited to submit questions and feedback to [hamodia@mesila.org](mailto:hamodia@mesila.org), or by fax to (02) 500-0478.

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