

Mesila: The Path to STABILITY

Navigating Contemporary Financial Challenges

Can I Take Tzedakah on a One-Time Basis?

I work as a sofer, and I earn a modest income that is usually enough to cover my family's needs on a month-by-month basis. I have never earned much money, but I also never thought of myself as "poor."

Several months ago, I injured my wrist, and I was sidelined from work for about a month. During that period, I had no choice but to borrow money from a gemach and from a couple of friends in order to live. Now, I am, baruch Hashem, able to work again, but I am left with a considerable amount of debt that I do not see how I can repay. A local tzedakah organization is aware of my financial plight, and they offered me a one-time grant to pay off my debts and put me back on my feet.

To me, taking tzedakah is anathema, and I would like to avoid it at all costs. But I honestly don't really see any option at this point. Is there anything Mesila can do for me?

You are to be commended for your reluctance to take tzedakah money. Jews have always gone to great lengths to avoid taking alms, and for good reason.

The Gemara (Beitzah 32b) says about a person who depends on others for sustenance that the world is dark for him, and that his life is not a life. Obviously, taking tzedakah money is something that the Torah views as a last resort, and something that should be avoided if at all possible.

Lehavdil, in the world of economics, evidence abounds that welfare programs actually increase dependency and perpetuate poverty. When people get money for

doing nothing, they invariably lose some of their motivation to work. This is a psychological reality that is difficult to overcome.

In Mesila's 10 years of working with families experiencing financial difficulties — and these, by the way, are not limited to "poor" families — we have found that money is not necessarily the solution to financial problems. Financial problems are usually the result of lack of knowledge and poor financial management skills.

The fact that some tzedakah organizations today are beginning to offer Mesila-style counseling services is an indication that more and more people are coming to realize this truth.

In your case specifically, taking tzedakah on a one-time basis might cover your shortfall for the time being, but it will not prevent a similar crisis from recurring in the future. It also establishes a dangerous precedent. Once you cross that line, it will become far more difficult for you to refrain from accepting tzedakah again.

Let's face it: Living from month to month leaves you little financial breathing room, and you could easily land up in debt again in the future. This is not a pessimistic view of your situation; it is a realistic assessment.

If there is a Mesila branch in your community, we encourage you to apply for our counseling services. Mesila can help you develop a budget that will allow you to cover your living expenses, pay off your debts (slowly, if necessary), and save up money for unforeseen expenses or "rainy

day" situations such as an injured wrist. (Mesila includes unforeseen expenses in the category of foreseeable expenses. Smart budgeting always takes rainy days into account.)

A Mesila counselor can also help you find ways to increase your income and decrease your expenditures. This will give you the financial breathing room that will allow you to ride out minor financial crises that may arise in the future.

The Gemara (Brachos 5b) observes that Ein chavush matir atzmo mibeis ha'asurim, "A prisoner cannot release himself from prison." When people are in the midst of difficult situations, they often are powerless to extricate themselves from their predicaments.

This principle is extremely applicable to people going through financial difficulties. Even if you are a financially responsible person, you might find it extremely beneficial to have a resourceful, experienced and objective Mesila counselor tackling your financial issues together with you.

Before applying to Mesila, however, be aware that our counseling services are far-reaching and very thorough. Helping a family achieve financial stability is not something that can be accomplished overnight, and it takes months, and sometimes years, of counseling before the family becomes fully self-sufficient.

If there is no Mesila branch in your area, then we would recommend that you take the tzedakah offered to you, but that you try to view it as a loan, not as a hand-out. You can then slowly save up money to

repay the "loan."

When you save up enough money, you can make a donation to the organization that gave you the money. In this way, you can avoid the stigma of taking tzedakah.

If your local tzedakah organization offers any type of counseling, we strongly encourage you to accept it. These counseling services may not be as comprehensive or as structured as Mesila's, but they are certainly helpful nonetheless.


The Mishnah (Pei'ah 8:9) says that if a person needs tzedakah but refrains from taking it, he will eventually be able to support others with his own money. Although this mishnah does not apply to someone who is unable to survive without taking tzedakah, we believe that in your case it probably does apply.

If you can find a way out to avoid taking tzedakah, you will reap the benefits of remaining financially independent in both this world and the next.

We wish you much hatzlachah.



Mesila is a nonprofit 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 or by fax to (02) 500-0478.



ברכה לראש משביר

It is a pleasure to express our profound appreciation to our beloved

Dr. Bernard Lander עמו"ש

President & Founder

Touro College

for his open heart and magnificent kindness in providing us with a home away from home and a free education.

עוד ינובון בשיבה דשנים ורעננים יהיו

May he be *zoche* to continue to provide *parnassa* training for Jewish families all over the world.

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implement Dr. Lander's vision with sensitivity and devotion.

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