

# Your Pesach Finances

## Mesila Addresses a Common Question

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Ordinarily, my income is sufficient to cover my family's needs. But when Pesach approaches, we experience a severe financial crunch. The money just seems to fly out the window. There's extra cleaning help, going out to eat, and babysitting or entertainment during all the days when the children are off from school. Then, there are the costs of matzah, wine, meat, and other Pesach products. And, of course, let's not forget clothing and shoes for the whole family.

On top of all that, I lose a great deal of time from work during Nissan, so my income during that month is much lower. I cannot help but dread this time of year, since I know that I will end up with an empty or overdrawn bank account and a credit card bill that will take me months to repay.

There are numerous local organizations that distribute money, matzah, and even clothing and shoes before Pesach. Some offer their assistance to anyone, not only to "charity cases." I am strongly considering approaching these organizations for assistance this year, but I wanted to hear Mesila's view on the matter.

When making Pesach, it is critically important to maintain a clear perspective of what this time of year is all about. Pesach is a time of the collective rebirth of the Jewish people. It is a time of spiritual rejuvenation and renewal for every individual as well.

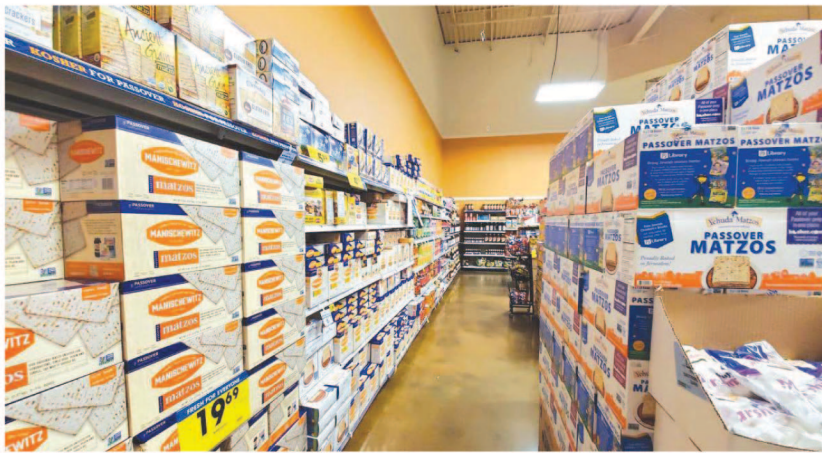
If we view Pesach as a burden – financial or otherwise – then the season of freedom turns into the season of bondage. It's true that Pesach involves a great deal of work and expense, but there are things we can do to prevent ourselves from becoming overwhelmed.

You say that you dread the Pesach season. Do you dread paying income tax? If you are an employee, your income tax is probably deducted off your monthly paycheck, without you ever having to take the money out of pocket. So when tax season rolls around, you should have nothing to fear.

If you approach Pesach expenses in the same way, you will not need to dread Pesach.

You know when Pesach is coming. You know that your income is less during Nissan and that your expenses are high. Don't just sit back passively and "dread" the terrible financial crunch. Be proactive!

Make a yearly budget that includes your Pesach expenses, the same way it includes your tuition and medical



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insurance. Then put aside money every month for Nissan. This way, when Nissan rolls around, you will not have to panic. You will be able to make Pesach without going into debt.

Some pre-Pesach expenses are avoidable. By keeping a record from year to year of the actual quantities you use during Pesach, you can ensure that you do not buy too much

very expensive *shemurah matzah* or get stuck with boxes of macaroons that no one will touch after the *chag*. By preparing a comprehensive shopping list, you can save yourself the time and expense of multiple trips to the corner grocery.

And by taking inventory of everything in your freezer and pantry several weeks before Pesach, you can

plan meals that will use up many items you might otherwise have to burn on erev Pesach. This also reduces the need for expensive meals out.

One of the keys to keeping yom tov costs to a minimum is ensuring that everyone in the family maintains their peace of mind. When people are frazzled, they tend to make impulse purchases and spend much more money than they would have if they were not under stress.

If, despite your best efforts, you still cannot cover your Pesach expenditures, then you have two options:

The first, and much preferred option, is to simply scale back your yom tov. Making a more modest yom tov does not require you or your family to have a miserable yom tov. It does, however, require you to do without some of the things you would have liked to have for yom tov.

Last year, in the shadow of Corona, when many were unable to do their usual large-scale Pesach clothing – and even food – shopping, we all had a chance to see that it is possible to break out of old spending habits, tone down, and still enjoy a beautiful and perhaps even more meaningful yom tov. We should carry that insight with us even now, as life slowly returns to "normal."

If you are working with limited means, you should discuss with your rav exactly how to fulfill the mitzvah

## On Motzei Pesach, Plan Ahead!

How much did we really use? How much do we need to buy for next year?

Summary of Pesach (year) \_\_\_\_\_

No. of people: Children \_\_\_\_\_ Babies \_\_\_\_\_

No. of meals prepared for Shabbos and Yom Tov \_\_\_\_\_

Light meals for Chol Hamoed \_\_\_\_\_

Guests \_\_\_\_\_ House was ready for Pesach on (date) \_\_\_\_\_

We were hosted for \_\_\_\_\_ meals We traveled to: \_\_\_\_\_

First day of Pesach was on (day of the week) \_\_\_\_\_

Remember for next year: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Products saved for next year

Product remaining	Amount

### Unused amounts left from Purchases

Product remaining	Amount

Additional shopping to be done for next Pesach: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

of *simchas yom tov*. Then, together with your wife and perhaps your children, you should create a Pesach budget and establish a list of priorities. What is more important to your wife – extra cleaning help or a new dress? Would the children prefer to get *afikoman* presents or go on a family *chol hamoed* outing? And so on.

The second option is to accept the assistance of the *tzedakah* organizations you mentioned. Before you decide to do this, you have to ask yourself, and your rav, if you qualify to be on the receiving end of *tzedakah*. And make no mistake about it – any distribution of money, food or clothing is *tzedakah*. Even if the distributors claim that they are offering their assistance to anyone, they are saying this to protect the dignity of their recipients.

When deciding whether to approach organizations for assistance, take into account that there is a limited amount of assistance available, and if you accept such assistance, another needy person will possibly be denied it. That does not mean that you should not take the help, if you need it. All it means is that the decision to accept charity funds is not one that should be taken lightly. Note, however, that it is better to accept *tzedakah* than to borrow money that you have no way of repaying.

Encouraging people who could manage on their own, with some effort, to accept contributions and rely on others is not true *chessed*. Mesila's goal is to give people the tools to support themselves without having to resort to charity or loans. This way, they can release themselves from the vicious cycle of poverty and debt and achieve financial freedom.

May we all be *zocheh* to enjoy Pesach in the true spirit of freedom. ▲

Mesila is an international organization dedicated to empowering people to achieve and maintain long-term financial independence. Mesila accomplishes this goal both by coaching families and businesses to attain financial stability and by instilling healthy financial attitudes and practices in youths and adults through financial literacy education programs in schools and workshops/ seminars/webinars in the community. info@mesilausa.org 212-784-6790 www.Mesila.org

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