

Financial Assistance For Someone Who is Not Poor

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Question: There are many people who are financially stable and self-sufficient, but when it comes time to marry off a child, they can't afford the extra expense. May one use *ma'aser* money to give them a "wedding gift" to help cover the costs?

Answer: The Poskim say that even if one has enough income to cover his day-to-day expenses, if a special need arises – such as medical expenses or the need to marry off a child – and he cannot afford the cost, he is permitted to accept assistance from *ma'aser* money. If someone wishes to give him the money in the form of a wedding gift, without telling him that it is *tzedakah* money, he may do so as well.

The Poskim also say that even someone who is not an *ani* may accept assistance from communal funds. For example, a member of the Kollel may take a Kollel check – which technically is *tzedakah* money and was donated to the Kollel by people using their *ma'aser* money – even if he does not qualify as an *ani*. So too, one may accept assistance from a communal wedding fund even if he is not an *ani*. This can be compared to using a communal institution, such as a shul or mikvah. Such institutions are built with donations that come from *ma'aser* money, but since they are meant for the entire community, anyone rich or poor may use them.

Another case discussed by the Poskim is where a poor person asks for a loan to help him make a wedding and the lender knows that there's a good chance that he won't be able to pay him back. At the time of the loan, the lender may have in mind that if the borrower never repays him, that money should be from *ma'aser*. However, if he doesn't have this in mind at the time of the loan, he cannot make this stipulation later on when he realizes that he is never going to be paid back. Since at the time of the loan the money was given without the intention for it to be *ma'aser*, it cannot be retroactively turned into *ma'aser*.