

## Putting Aside Ma'aser Money For After a Child's Wedding

### **Rav Baruch Fried**

**Question:** My children are very young but I am already thinking about their futures. I hope that they will remain in Kollel for an extended period of time and I opened accounts for them now, into which I place my *ma'aser* money, with the hope that it will accumulate into a substantial sum by the time they get married in 15 or 20 years. Am I permitted to do that?

**Answer:** Supporting a child in learning is probably the best use of one's *ma'aser* money. When one does so, he is supporting his own family member in need and is earning the merit of supporting Torah, both of which are priorities for *ma'aser*.

Having said this, it is questionable whether one can put aside *ma'aser* money for a need that is so far away in the future. If one does so, he is overlooking current pressing needs that require funding now. Furthermore, one cannot know what will happen so far into the future and whether the money will really be needed by that time.

In Igros Moshe, Rav Moshe discusses a very similar case. He talks about two older brothers who had a younger brother who wasn't yet married, for whom they wished to put aside *ma'aser* money for after his wedding. He says that when the Mishnah lists the order of priorities for *tzedakah* money, it is speaking to the *Gabbai Tzedakah* and telling him whom to give to first; however, a private person giving out his own money can choose on his own which causes he wants to support. Therefore, he rules that the brothers have a right to put away money for their relative to have in the future, even if the need is not there yet. He does add that they can only do so if they must start putting aside money now for it be ready at the time when it is needed. If they technically could start putting away money later, they should not start now.

The Poskim in Eretz Yisroel are not fond of the idea of putting away *ma'aser* money so many years in advance. They say that one should not begin doing so until it is close to the time when the child will be in the *parshah* of *shidduchim*.

Rav Moshe himself says that if one is putting away *ma'aser* money for later, he should not use all his *ma'aser* money for this because it may cause a *chilul Hashem* because it seems he isn't giving any *tzedakah* and may lead others not to give *tzedakah*.. He says that one may give a substantial portion toward his relative's needs, and he should use the rest for current *tzedakah* needs.