

Leave Me a Loan  
September 9, 2022

**Q** Does my wife have to write a *pruzbul*? Do I need to write one if no one owes me money? Does a *pruzbul* work if the borrower doesn't own land?



**A** Women are also subject to the laws of *shmitas ksafim*, so a single, widowed, or divorced woman who is owed money should write a *pruzbul*. Dinei Hashvi'is Hashaleim (31:21) quotes from R' Shlomo Zalman Auerbach that a wife who has a bank account in her name only should write a *pruzbul*. It is recommended that married women who are primary breadwinners—especially if they were so right after their marriage—and are creditors, should write a *pruzbul*. Her husband (or someone else) can be her *shliach* (proxy) to appear before *bais din*. There are *pruzbul* texts written specifically for a husband representing his wife. Many people think they have not made loans and so do not need a *pruzbul*. But this is often not the case. One who has money in a Jewish bank with a *heter iska*, for example, requires a *pruzbul*. A shopkeeper who allows customers to buy on credit often requires a *pruzbul*. Finally, a *pruzbul* can only be written if the borrower owns land, rents land, or has a room and board agreement; he must have some connection to land. A young *bachur*, for example, may not have one, so some *pruzbul* texts include a clause wherein the lender gifts the borrower a tiny piece of land.