

## Q&A from the Bais HaVaad Halacha Hotline

### Insufficient Funds

June 15, 2023

**Q** Two people approached me, each seeking a \$10,000 loan, but I can only lend \$10,000. Should I split it between them or somehow prioritize one over the other?



**A** Lending money to a Jew in need is a mitzvah *de'Oreisa*, as it says (Shmos 22:24), "*Im kessef talveh es ami, es he'ani imach* (When you lend money to My people, to the poor person who is with you)..." Chazal (see Rashi *ibid.*) derive a system of prioritization from the wording of the *pasuk*: A Jew (*ami*) precedes a non-Jew; a poor person (*ani*) precedes a man of means; a relative or a local (*imach*) precedes a non-relative or foreigner. A poor stranger precedes a relative or local with means (Ahavas Chessed *Halva'ah* 6:1). Neighbors precede locals (Shulchan Aruch Y.D. 251:3). Foreign relatives precede neighbors (*ibid.*). Close relatives precede more distant ones (*ibid.*).

If any of these criteria gives precedence to one of your petitioners over the other, lend him the full sum rather than dividing the funds between them (Ahavas Chessed *ibid. perek* 1 note 25).

If both are equal in the hierarchy, you may choose one, but it is preferable that you split the money. The Chafetz Chaim writes in Ahavas Chessed (*ibid.* 1:14) that because each loan is a separate mitzvah, giving small loans to multiple people earns greater reward than lending all the money to one. But in some cases, he says, this doesn't apply: If one prospect is on the verge of financial ruin and you prevent it, you fulfill the additional mitzvah (Vayikra 25:35) of "*vehechezakta bo* (and you shall strengthen him)." So if both require the full sum to stave off collapse, it is better to lend it all to one than lend insufficient funds to both.