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Question: Most halachos of *shemittah* are applicable only in *Eretz Yisroel*. I don't live in *Eretz Yisroel*. Does any aspect of *shemittah* apply to me?

Answer: You are correct that *shemittah* is primarily an agricultural mitzvah that only applies in *Eretz Yisroel*, but there is also another aspect of *shemittah* that applies equally in *chutz la'aretz*. That is the aspect of *shemittas kesafim*. The *pasuk* in Parshas Re'eh states that anyone who borrowed money before *shemittah* has his debt erased by the *shemittah* year. (According to most opinions, the debt is annulled at the end of the *shemittah* year.) There is an explicit prohibition for the lender to demand payment on such a loan.

The *pasuk* tells us that one must not refrain from lending money because the *shemittah* year is approaching. The Gemara in Gittin relates that Hillel saw that people were still hesitant to lend money in advance of a *shemittah* year so in order to solve this problem, he enacted the concept of *pruzbul*. A *pruzbul* is where loans are given over to the authority of a beis din, who are allowed to collect the debts even after a *shemittah* year. The rules of *shemittas kesafim* apply both in *eretz Yisroel* and in *chutz la'aretz*, which is why people in both locations must write *pruzbuls*.

There is an agricultural aspect of *shemittah* that is relevant in *chutz la'aretz* as well. In addition to the prohibition to work on the land during the *shemittah* year, there are halachos that apply to the produce itself.

1. Anything that grows in *Eretz Yisroel* during *shemittah* has a holiness known as *kedushas sheviis*, and must be treated in a very specific way. This produce must be eaten in the proper way, cannot be destroyed, and one may not do business with it.
2. Furthermore, if someone worked the field in Eretz Yisrael in a forbidden way during *shemittah*, any crops that grow as a result of this work are prohibited to be eaten at all.
3. There is yet another rule regarding vegetables that grow on their own during *shemittah*. These vegetables are known as *sefichim*, and they are Rabbinically prohibited to be eaten.

Someone who lives in *chutz la'aretz* must keep these halachos too; therefore, he must be aware that if crops grown in *Eretz Yisroel* are sold in his local supermarket, he should make sure they bear a reliable *hashgacha* before purchasing them.