

## Rabbi Dovid Grossman

**Question:** Many people have been struggling financially over the past few months due to Covid-19. How much of an obligation do other Jews who are financially better off have to lend money to those in need? Do they need to help even if they suspect they may not receive the money in return?

**Answer:** The Torah states in *Parshas Mishpatim* regarding loaning money to another Jew, “אם כסף תלוה את עמי”, “if you lend my people money” (Shemos 22:24). Why does the Torah frame lending money, which is certainly a mitzvah, with the word “if,” implying that one need not lend if he so chooses?

Some *mefarshim*, such as the *Da’as Zekeinim*, explain that the mitzvah to lend money does not apply in every situation. For example, if one is not sure that he will receive the money in return, he has no obligation to lend the money. Therefore, one may choose whether he wishes to lend money depending on the situation.

Certainly, this mitzvah of lending money is an extremely important one. According to the Rambam, the mitzvah to lend money is even greater than tzedaka (which is not returned to the giver). However, a loan allows the recipient to stand on his own two feet with dignity, rather than accepting charity from another, which can often cause embarrassment. Nevertheless, we see from the expression “*im kesef talveh*” that one only **needs** to lend in a manner where he will receive his money back, such as with a *shtar* (contract), *edim* (witnesses), an *arev* (guarantor), etc. If this is not possible, though, the lender is not required to jeopardize his own livelihood, as the Torah states “אפס כי לא יהיה בך אביון” (Devarim 15:4), and the mitzvah would not apply (some even say it is better not to lend in this case).

**Question:** If a person owns a store or business, is he obligated to sell someone struggling financially on credit because of this mitzvah?

**Answer:** The Chafetz Chaim in his work *Ahavas Chesed* says that a storekeeper extending credit to a consumer is not necessarily included in this mitzvah. Rather, it is similar to a case of one who earns his livelihood through lending non-Jews with interest and is then asked by a Jew for a loan. This person is not obligated to lend money to the Jew for free within the framework of this mitzvah since lending to *goyim* on interest is considered his *parnasa*.

So too, a storeowner is not required to extend credit to customers in need since the business constitutes his livelihood.

The *Ahavas Chesed* suggests a second reason why a store owner need not extend credit to a needy customer. He explains that the mitzvah of lending money applies only to actual money, as that is the definition of a *halva’ah*, or loan. However, since extending credit does not involve a loan of actual

money, it is not included in this mitzvah (though it certainly fulfills the general mitzvah of *gemilus chasadim*).