

When is a Pruzbul Written?

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Question: I was under the assumption that debts are erased at the end of the *shemittah* year; however, I noticed some men in shul writing *pruzbuls* at the beginning of this year. Why were they doing that?

Answer: You are correct that loans are erased at the end of the *shemittah* year. The Rosh, however, says a *chiddush*, which is the basis for why some people are *machmir* to also write a *pruzbul* at the beginning of the year. He says that even though the loan is wiped out at the end of *shmeittah*, it is already forbidden for the lender to collect it during *shemittah*.

Consequently, it would be impossible to write a *pruzbul* and give over the ability to collect the debt to beis din after the lender cannot collect it himself, so according to this opinion one would need to write a *pruzbul* before *shemittah* starts.

While some people are *machmir* like the Rosh, the basic halacha does not follow his opinion and one need not worry if he did not write a *pruzbul* at the beginning of the year.

There is a second reason why some people are stringent to write a *pruzbul* before the *shemittah* year. There actually is a *machlokes* Rishonim in Maseches Avodah Zara regarding how to calculate the year of *shemittah*. According to Rashi's opinion, the year 5781 was actually a *shemittah* year. According to him, last year was *shemittah* and loans were erased before Rosh Hashanah 5782. Although we do not follow this opinion, and we will be keeping *shemittah* in 5782, some people were stringent to write a *pruzbul* at the end of 5781 to satisfy the opinion of Rashi.