

A Universe of Chesed

by Rabbi Jack Abramowitz

Want to perform acts of chesed (loving kindness) but not sure of all the details?



Here's a handy guide to help you get started with some of the more common deeds we can do. *Please note that this guide is not a substitute for a thorough study of these mitzvos.*



How To EXTEND A LOAN



Lending someone money is an even greater mitzvah than giving *tzedakah* because the borrower is assisted without being embarrassed (*Ahavas Chesed**).



There is a Torah obligation to lend to those who need the assistance (Ex. 22:24; Deut. 15:8). This applies even when the borrower is wealthy but strapped for cash. It is also a mitzvah to lend objects that others may require.

One should lend according to the borrower's need, assuming that the lender has the ability to do so.

It is permitted to request collateral for a loan, though one may not take as collateral something that the buyer needs for his livelihood. One need not extend a loan if he is not confident that it will be repaid. It is prohibited to refuse a loan because of a grudge.



When it comes to extending personal loans, needy people take priority. When all potential borrowers are equal in that regard, a relative takes priority over all others, including over a Torah scholar. If one must

choose between giving a single large loan to one person or multiple small loans to several people, he should favor the group over the individual (unless the individual's needs are more dire).

Once a person has agreed to a loan, he is not permitted to renege.



Interest between Jews is strictly prohibited! One is not permitted to lend with interest, to borrow with interest, to co-sign such a loan or to facilitate it in any other way.

The standard duration of a loan is thirty days unless otherwise stipulated. One is permitted to request repayment for a loan unless the borrower is so needy that they clearly lack the means to repay it. If one has lent another his property, he may ask for it back at any time. The lender must not intimidate the borrower for repayment in any way.



Just as a person is obligated to lend money, a borrower is obligated to repay his loans (*Kesubos* 86a). Borrowing with the intention to default on the loan is considered evil, as per Psalms 37:21, "An evil person borrows but does not repay."

*For more on these *halachos*, and on this mitzvah in general, we refer you to *Sefer Ahavas Chesed* by the Chofetz Chaim.