

# CHARITY/TZEDAKA: HOW MUCH TO GIVE

## CHARITY/TZEDAKA: NORMAL DONATION

### Charity at 10% After Taxes

You must give 10% of your net, after-tax income or received gifts of money to charity (*ma'aser kesafim*), by *rabbinic* enactment. For what is considered income, see [Charity/Tzedaka: On What To Give](#).

## CHARITY/TZEDAKA: MAXIMUM DONATION

### Charity at 20% After Taxes

You should not give more than 20% of after-tax income to charity for poor people.

**NOTE** This rule is intended only for average people. If you have more money than you need, you may give away more than 20%.

### No Charity Limit for Jewish Education

There is no limit to how much “charity” you may give to *Torah* institutions.

**NOTE** You may give more than 20% after taxes for Jewish education because it is considered an investment that benefits the donor--the donor shares in the reward that the student gets for studying *Torah*--rather than charity.

## CHARITY/TZEDAKA: DONATION IF POOR

### Charity When Not Required

Even if you do not have enough income to be required to give to charity, you MAY give small amounts of money anyway. *RMH* suggests not giving more than 0.5% of your liquid assets.