GENERAL CHARITY/TZEDAKA

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.

CHARITY/TZEDAKA: ON WHAT TO GIVE

Introduction To Charity/Tzedaka: On What to Give

Introduction To CHARITY/*TZEDAKA*: ON WHAT TO GIVE

Give charity on 10% of your net, after-tax income or received gifts of money (cash, checks, or equivalent).

Items or Material Gifts

If you receive or inherit items or material gifts that you use, you do not need to give charity from their value. If the items or material gifts were intended for sale and you sold them, give to charity 10% of the money you receive.

Trusts, Funds, and Securities

A trust or other inherited or gifted fund does not pay charity on money it receives or earns. Only the recipients give charity, when get they get any money.
If the trusts or funds are intended for sale and you sold them, pay 10% on the value you received to charity.

You do pay 10% on inherited or gifted securities once you have inherited them, even if you do not intend to sell them. If you do not have enough cash to give 10% of the securities' value, you should sell 10% and give that money to charity. The remaining securities do not incur a requirement of owing charity, whether they increase or decrease in value in the future.

Heir: Charity on Money or Property for Sale

You must give to charity 10% of the value of an inheritance or gift of:

- Money, and
- Property, including a building or house, that you to sell (but not if you will keep or use it for yourself, such as to live in). If you do not have enough cash to pay 10% of the building's value, you may pay it off over time.

NOTE If you inherit (or will inherit) from a person who died, you are required to pay for (or help pay for) the dead person's burial. You may not deduct this money for burial or funeral expenses from your *ma'aser* charity.

CHARITY/TZEDAKA: WHAT TO GIVE

Buying Seforim To Pay Charity/Tzedaka

You may use *tzedaka (ma'aser)* money to buy *seforim.* Because the books then become public property, you must write in the books that they are *ma'aser* and anyone may use them. You may only do this if other people who are not in your family will also use them.

NOTE You may only use *tzedaka* (*ma'aser*) money to buy *seforim* that are not commonly found in Jewish homes; you may not use this money to buy a *siddur*, *chumash*, or *Talmud*.

Jewish Education Tuition as Charity

Parents may consider as charity any money they spend on the Jewish education of children age 16 and up. If a child goes to a college and takes secular and Jewish classes, the parent may count any tuition for the Jewish classes as charity.

CHARITY/TZEDAKA: HOW TO DIVIDE

How To Divide Charity Donation

A good split of the total amount to give to charity is:

- 1/3 for Jewish education,
- 1/3 for poor people, and
- 1/3 for humanitarian purposes such as a hospital, *mikva*, *synagogue*, or Jewish outreach/*kiruv*.

Charity to Local Jewish Causes

When giving charity, you should give at least 51% of your donations to local Jewish charities, if there are any that need support. After that, donations to Israel have priority over donations to other locations.

SITUATION You have residences in more than one place (for example, you were assigned to work in a new place for a few years) and you need to know which location is to be considered your home for giving charity locally:

1. If you kept your first residence and intend to return to it, even after a few years, that remains your halachic home for this purpose (even if you rent out that house to someone else).
2. If you do not intend to return to your first residence and you moved to a second city where you earn money, give money to charities in that second city.
3. If you made an investment while in that second city and received profits from it while living in a third city, donate to charities in that third city.
4. If you donated to a foundation while in the second city but the funds were not distributed until you were in the third city, donate to charities in the third city.

EXCEPTION If you purchased an investment with money that you were supposed to give to charity, your donation should go to where you were when you earned the money from which you owed the

charity.

CHARITY/TZEDAKA: WHO SHOULD GIVE

One Who Receives Charity, Gives Charity

A person who receives charity should still give a minimal amount to charity. Doing so gives him or her the benefit of the *mitzva* of giving charity and serves as an example to his or her children (who should be made aware that the parents are giving money to charity).

CHARITY/TZEDAKA: TO WHOM

Charity/Tzedaka: To Whom

Charity/*Tzedaka*: To Whom: General Rules

Charity: Family First

Give charity first to family; then to your local or nearby community. Only then may you give to remote communities, especially if the remote communities are in *Eretz Yisrael*.

Who Qualifies To Receive Charity

A person may receive charity if he or she has so little money that he or she must worry about having sufficient funds to buy a non-luxury item.

An institution is needy if it does not have enough money for basic needs (repairing buildings, maintenance, utilities...).

There is no need to donate to people or institutions if their basic needs are covered.

Charity/*Tzedaka*: To Whom: Beggars

Charity to a Jewish Beggar for Himself

If a Jewish beggar asks for money for him/herself, and you know him/her to be needy, you should at least give something, but it does not need to be much.

Charity to a Beggar for Jewish Institution

If a beggar asks for money for a Jewish institution, you do not need to give.

Charity/*Tzedaka*: Assumed Beggar at Door

If someone knocks on your door and you assume that he or she is a beggar, you do not need to answer the door.

Charity/*Tzedaka*: To Whom: *Purim*

Charity on *Purim*

On *Purim*, give money to anyone who asks.

NOTE If for an institution, you are not required to give.

Charity/*Tzedaka*: To Whom: Poor Brides/*Hachnasat Kalla*

Charity/*Tzedaka*: Poor Brides (*Hachnasat Kalla*): How Much

Hachnasat kalla means helping a poor woman pay the expenses to hold a wedding and set up a household for married life. The minimum required is enough so that she is not embarrassed. **It does not include paying for an opulent wedding.** There is not any absolute amount of money that you should give per guest and even the quality of the food, decorations, and any entertainment are dependent on the individual.

Hachnasat Kalla for Women and Men

*Hachnasat kalla*also applies to a poor *man* who needs money to pay the expenses to get married.

Charity/*Tzedaka*: To Whom: Non-Sectarian Causes

Non-Sectarian Causes and Ma'aser

You may give small amounts of money or goods to a non-sectarian charity (hospital, school, etc., that is not affiliated with any religion other than Judaism) and it will count as part of your charity (*ma'aser*). You may give large amounts of money to non-sectarian charities, but you should not count it as part of your *ma'aser*.

NOTE A small amount of money is whatever is common in your area as a minimal amount to give to a person or charity.

CHARITY/TZEDAKA: FROM WHOM TO TAKE

Charity from a Woman

A person may receive charity from a woman:

- From a single woman: any amount.
- From a married woman: a small amount; a large amount only if her husband agrees.

CHARITY/TZEDAKA: WHEN TO GIVE

CHARITY/TZEDAKA: BY WHEN TO GIVE

Charity/Tzedaka Should Be Paid by Third Jewish Festival

Charity/*tzedaka* should be paid by the third *Jewish festival* (*Passover*, *Shavuot*, *Sukkot)* after the money is received.

CHARITY/TZEDAKA: HOW OFTEN TO GIVE

Charity Daily on Weekdays

You should give charity daily (except *Shabbat* and *Jewish festivals*) at the time of prayer.

Giving Charity Less, More Frequently

You should give charity frequently, even if that means giving smaller amounts at each giving.

© Copyright 2026 Richard B. Aiken | www.practicalhalacha.com