


מצוות  
עשה  
#197

 We learn this mitzvah from Parshas Mishpatim: (שמות כב:כד)

אִם כֶּסֶף תִּלְוֶה אֶת עַמִּי  
אֶת הָעֲנִי עִמָּךְ

It is a *mitzvah* to lend money to poor people, to make their life a little bit easier. The Rambam says that this is even more important than *tzedakah*! That's because people don't want to become poor and need to ask for money — it will be very embarrassing for them! When you give them a loan, you save them from needing to ask for *tzedakah*!

 The details of this mitzvah are explained in Mishnayos & Gemara:  
Many places in Mesechta Kesubos and Mesechta Bava Basra

מצוות  
לא תעשה  
#234

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לֹא תִהְיֶה לוֹ כְּנִשָּׂה

We are not allowed to ask a person to pay back a loan if we know he can't.

## Our Loan from Hashem

The Baal Shem Tov teaches that during the year, Hashem gives us many *brachos*. Some of them are based on what we deserve, but others Hashem gives us as a loan — for us to “pay back” through our good behavior.

As we get closer to *Rosh Hashana*, we might look back at all the *brachos* Hashem gave us during the past year and realize that we didn't deserve them all! Oh no! How can we ever pay back that loan?

That's what the *Yemei Haselichos* are for. During these days, Hashem gives us *selicha*, and is *mochel* our loan. Hashem tells us that it is okay, we can pay back whatever we can.

This way we will be able to go into *Rosh Hashana* happily, knowing that our debts to Hashem are taken care of!

*See Shaarei Hamoadim, Chodesh Elul, p. 289,  
from Shabbos Selichos Tof-Shin-Lamed-Daled*

## Rambam: Hilchos Malveh VeLoveh

### PEREK ALEF

In this *perek* we learn that it's a special *mitzvah* to give a loan to a poor person, or anyone who needs it. Lending money is a *mitzvah* — not a choice!

But borrowing money is a very serious thing — if a person borrows money when he doesn't need to, and then can't pay back the loan, he is called a *rasha*.

### PEREK BEIS

The *Chachomim* helped make it easier for us to lend money: After the time of the *Gemara*, there were a lot of sneaky people who said they couldn't pay back their loans — even though they really could. The *Chachomim* decided to force people to make a *shevuah* (a strong Torah promise in Hashem's name) in front of the *Beis Din* if they didn't have money. That stopped people from lying, and kept everyone from being afraid to lend money!

We also learn that when you give a loan, you should have witnesses, a *mashkon*, or a contract, to show that it is a serious thing and make sure all of the details of the loan are clear (like the exact amount you lent).

### PEREK GIMMEL

In *Perek Gimmel* the Rambam teaches us about a *mashkon*: A *mashkon* (a security) is when you take an object from someone you lend money to, and give it back when he pays you back. We learn the details of *mitzvos* we will be learning later, like not taking a *mashkon* from an *almanah* (widow), or using *keilim* that are used to make food for a *mashkon*.