



JEWISH FUNDERS NETWORK

GUIDES FOR INTELLIGENT GIVING



Jewish Wisdom for Philanthropy

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Introduction



About Jewish Funders Network

Jewish Funders Network (JFN) empowers philanthropists and foundations to make more meaningful and impactful Jewish giving decisions.

This guide draws on timeless Jewish wisdom to support and inspire thoughtful, values-driven philanthropy. Presented in an open and accessible format, it offers practical insights to help funders align their giving with Jewish principles and purpose.

This content was developed in partnership with the Lippman Kanfer Foundation for Living Torah, with additional support from the Templeton Foundation. Lippman Kanfer Foundation for Living Torah helps individuals and organizations apply Jewish wisdom to thrive and shape a better world. You can learn more about their work at LKFLT.org.

JFN is here to help you apply the principles in this guide, connect with peers, and access personalized support to deepen both your philanthropic impact and your connection to Jewish life. We invite you to reach out to us at jfn@jfunders.org.

Every year, Americans donate more than half a trillion dollars. This includes everything from dollar bills handed to veterans begging on the street to multi-million dollar donations to 501(c)(3) organizations, and everything in between.

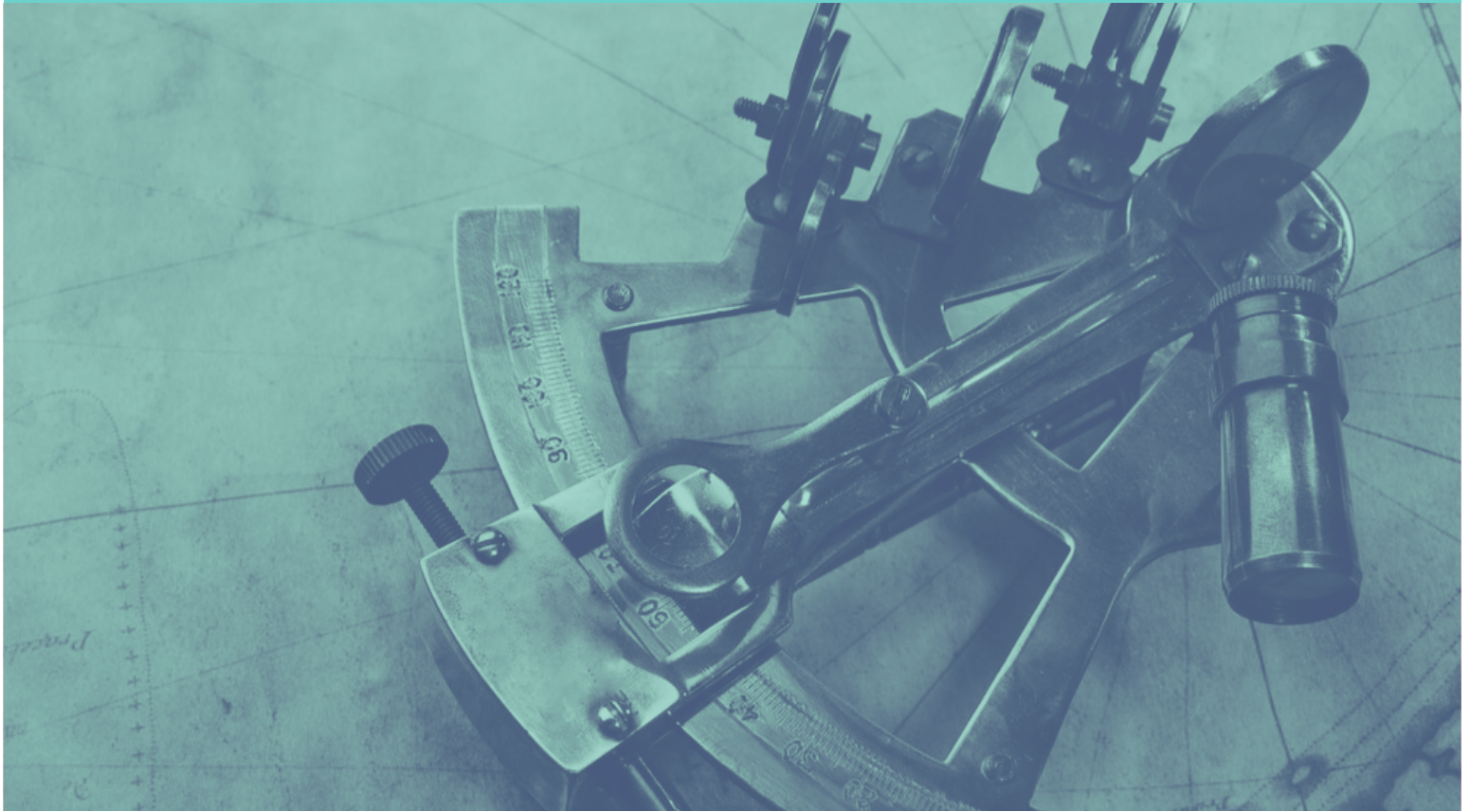
It also involves millions of people doing the giving, including some who help do it professionally. And so, there is a growing body of literature, podcasts, videos, and other media offering insights and best practices for how to give.

Philosophies like Effective Altruism have become not only approaches to giving, but entire movements. It is clear that people who dedicate so much time and money to giving want to do it well.

Those engaged in Jewish philanthropy are no different. They have conferences, webinars, and membership associations. They grapple with many ideas and perspectives on how they can enhance their giving. But, notably, while many cite the imperative to give tzedaka as a motivator for why they give in general, it is rare that they turn to thousands of years of Jewish wisdom to understand what it has to say about how we should think about giving.

Much of what has been written about Jewish wisdom for philanthropy is in Hebrew, is not meant for beginners, is written for an audience more interested in big ideas than in applying the principles to day-to-day philanthropic decision-making, or appears to be built upon certain theological assumptions not shared by many contemporary Jews. As such, most of us lack a clear starting point.

This guidebook is an attempt to change this.



About this Guide

This guidebook is an attempt to make thousands of years of accumulated wisdom on how to give available to everyone who might benefit from it.

It Introduces Jewish wisdom on philanthropy by explaining some foundational ideas about giving, and then offering a practical toolbox for applying this wisdom in day-to-day life. It addresses questions that often arise implicitly or explicitly in philanthropic giving, including:

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Why give?

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What causes should we give to?

?

Which populations should we focus on?

?

How much should we give?

?

How, if at all, should we be recognized for giving?



The Centrality of Giving

If you want to know what a group of people stands for, pay close attention to the knowledge that group requires of someone who seeks to join it

In order to become an American citizen, for example, an immigrant needs to pass a citizenship test that assesses their knowledge of US history and the Constitution. The exam does not, however, ask about Christianity or ice hockey. That says something about what is generally considered essential, and what is not, for being an American.

So it is quite notable that when [*the Talmud describes the process*](#) for converting to Judaism, it doesn't talk about believing in God, or going to synagogue, or marrying someone Jewish. It says you only need to educate the convert in "a few minor mitzvot, and a few major mitzvot, and you inform them of the moral burden of failing to do 'Gleanings,' 'Forgettings,' 'Corners,' and 'the Tithe for the poor.'" The Talmud goes on to say that you need to inform the convert of the consequences of both observing and not observing mitzvot, like keeping kosher and observing Shabbat. But the Talmud stresses that you should not give the potential convert specifics of how to observe.

What does all this say about how tradition contemplates what it means to be Jewish?

Three major principles stand out:

1

Being
Deliberative

2

Outcome is
Important

3

A Specific
Path for Giving

The Centrality of Giving: 3 Major principles

1) Being Deliberative

Jewish tradition demands being deliberative for acts both big and small. Mitzvot are often translated as “commandments” or “good deeds.” What both translations get at is the underlying idea that we should be deliberate about our actions in the world. Jewish wisdom cautions us against acting on impulse or social pressure. Instead, it calls us to act deliberately, developing thoughtful strategies for how we live and give. The Talmud highlights here that this mindfulness applies to everything from big decisions to small ones.

2) Outcome is Important

What’s important is the outcome, and there are multiple paths to get there. The Talmud stresses that the potential convert needs to know that both big and small actions have important consequences, but it also says not to give them too specific guidance on how to act. At first glance, this seems counterintuitive. If outcomes are so important, shouldn’t we know exactly how to behave? The implicit message is that there are often multiple ways to achieve the same outcome. The most important thing is to have a deliberate course of action, even if it is different from someone else’s. There is not one size fits all with the same specifics for all people. Except...

3) A Specific Path for Giving

There is a specific path when it comes to giving. If you’re not familiar with ‘Gleanings,’ ‘Forgettings,’ ‘Corners,’ and ‘the Tithe for the poor,’ they are very specific ways Jewish tradition calls upon us to give our resources to others (we’ll explore them in detail in the next chapter). These are the only specifics a potential convert needs to know about. Unlike most areas of life where there are multiple ways of achieving the desired outcomes, when it comes to giving to the poor, Jewish tradition has very specific expectations.

This guidebook is designed to help you navigate philanthropy based on these three principles.

It starts by explaining the specific four types of giving outlined in the Talmudic passage above (‘Gleanings,’ ‘Forgettings,’ ‘Corners,’ and ‘the Tithe for the poor’) and considers how they can be applied today, even though they were originally instituted in an agricultural society. It then offers a toolbox to use in being more thoughtful and strategic in making big and small decisions in your giving so that you can be more empowered to find the path that’s right for you to reach good outcomes, accompanied on that path by Jewish wisdom.

The Centrality of Giving - Texts

Babylonian Talmud, Yevamot 47a

The sages taught: With regard to a potential convert who comes to convert at the present time (when the Jews are in exile), we say to him: What did you see that motivated you to come to convert? Don't you know that the Jewish people, at the present time, are anguished, suppressed, despised, and harassed, and hardships are frequently visited upon them? If he says: I know, and although I am unworthy of joining the Jewish people and sharing in their sorrow, I nevertheless desire to do so, then you accept him immediately. And we inform him of a few minor mitzvot, and a few major mitzvot, and we inform him of the moral burden of failing to do 'Gleanings,' 'Forgettings,' 'Corners,' and 'the Tithe for the poor.' And we inform him of the punishment for transgressing the mitzvot. We say to him: Be aware that before you converted, had you eaten forbidden fat, you would not be punished by being cut off from the Jewish people, and had you profaned Shabbat, you would not be punished by stoning. And just as you inform him about the punishment for transgressing the mitzvot, so too, you inform him about the reward granted for fulfilling them.

תלמוד בבלי, יבמות מז

תנו רבנן: גר שבא להתגייר בזמן הזה, אומרים לו: מה ראית שבאת להתגייר? אי אתה יודע שישראל בזמן הזה דוויים, דחופים, סחופים ומטורפין, ויסורין באין עליהם? אם אומר: יודע אני, ואיני כדאי – מקבלין אותו מיד. ומודיעין אותו מקצת מצות קלות ומקצת מצות חמורות, ומודיעין אותו עון לקט שכחה ופאה ומעשר עני. ומודיעין אותו עונשן של מצות. אומרים לו: הוי יודע שעד שלא באת למדה זו, אכלת חלב – אי אתה ענוש כרת. חללת שבת – אי אתה ענוש סקילה. ועכשיו, אכלת חלב – ענוש כרת, חללת שבת, ענוש סקילה. וכשם שמודיעין אותו עונשן של מצות – כך מודיעין אותו מתן שכרן



Four Pillars of Giving

We saw that Jewish tradition requires every convert joining the Jewish people to know only four specific Jewish behaviors, all of them about giving to those in need

In the eyes of the tradition, these four things represent something essential about Jewish life.

1

Gleanings

2

Forgettings

3

Corners

4

The Tithe
for the poor

Before getting into their particulars, it's important to ask more broadly what these practices have in common. At first glance, it might seem obvious that they are all about giving. But many commentators invert this perspective. These practices are not about “giving” at all, they argue. Rather, they are about recognizing that what we have was never truly ours. An early 17th century Galician rabbi named Avraham Chaim Schorr, [*put it as follows*](#):

“Every time a person must part with their possessions, like Gleanings, Forgettings, Corners... or the Tithe for the poor... the goal is for the person to internalize that ‘the earth and everything in it belong to God’ (Psalms 24:1), and everything they possess is not truly theirs.”

Whether you understand God as a being with consciousness, as the universe, as the principle of justice, or anything else, the foundational point is the same: ***We are merely stewards of physical things in this world, and it's our duty to contribute in some measure to more just distribution.***

This focus on the obligation to contribute to more just distribution is why the Jewish word for giving is tzedakah, which derives from the three-letter Hebrew root for justice (tz-d-k). Compare this to popular English words for giving, like charity and philanthropy.

These words – focused on conceptions of altruism and generosity – fail to capture the way in which Jewish tradition understands giving as a duty, not just as a voluntary decision. While this linguistic nuance only touches the surface of the Jewish orientation to giving, it alludes to a trove of wisdom about the specific ways of bringing that orientation to life.

Returning to those specifics, all four of the practices listed in the Talmud's instructions for conversion are agricultural. But because many of us don't live in an agricultural society, it might seem that these practices no longer apply. And, of course, in their original meaning, they don't. But Jewish practices are meant to be adapted to changed circumstances.

When the Temple was standing in Jerusalem thousands of years ago, animal sacrifice was central to Jewish practice. After the Temple was destroyed, Jews could have simply given up on that behavior. Instead, they explored the aim that animal sacrifice was ultimately trying to achieve – connecting to the divine – and developed prayer as an alternative that made sense for their circumstances.

We will embark on a similar process, exploring the underlying wisdom behind each of these practices and highlighting ways that Jewish wisdom can be applied today in different circumstances.

1) Gleanings: Small things that fall through the cracks

“Gleanings” is shorthand for the Torah’s instruction to leave, instead of retrieving it, produce that is accidentally dropped on the ground while harvesting (e.g., a few ears of corn, or a few grapes). The underlying message is that when small things fall through the cracks, leaving them for others is a reminder that they weren’t really ours to begin with. Everything we have is a gift. And when something falls through our hands, we should leave it as a gift for others. In order to live out this practice in today’s world, we need to ask: What are the small things that “fall through our hands” that, instead of retrieving, we could leave for others? Some examples include:

a) Loose change. If we empty our pockets of change, instead of collecting it periodically and bringing it to the bank, we should give it to others.

b) Forgotten subscriptions. Once we realize we have a subscription we’ve been paying for that we no longer want to continue, we might donate the newly saved money to others.

c) Unused gift cards. Sometimes we sit on gift cards for so long that we forget about them. When we remember we have them, we should donate them to others in need instead of keeping them for ourselves.

Along these lines, what are some other examples of “Gleanings” that occur to you?

2) Forgettings: Big things we’ve forgotten

“Forgettings” are the same thing as “Gleanings” but for large bundles of produce. In other words, if a harvester has bundled up all of their produce in large sheaves in the field, and then forgets to bring a few back to the barn, they need to leave the forgotten sheaves in the field for others to gather. If we only had a practice of “Gleanings,” we might have thought that the “small things” that fall through the cracks aren’t ours in a deep sense, but, because we worked so hard for them, the “big things” are fully ours. “Forgettings” remind us that even the big things we create are not solely the product of our hard work; they also include a mix of the natural resources we inherited, the infrastructure built and sustained by the community, the work of others, and good fortune.

When we forget about one of these “big things,” we leave it behind to pay forward that good fortune to others. Some examples in our contemporary world might include:

a) Unclaimed inheritance or assets. There are billions of dollars in unclaimed assets in the world. If someone remembers that some are theirs, they have an opportunity to pass it along to someone in more need. (Note: This refers to forgotten assets or property, not memory loss due to cognitive decline.)

b) Unused “stuff.” Maybe you have a storage container or closet full of clothing, jewelry, electronics, or other household items you never use. Maybe you own a warehouse with merchandise that is about to expire or no longer sellable. Instead of letting them sit or throwing them away, consider where you can donate them.

c) Abandoned digital and intellectual property. Did you ever buy a domain name that you didn't end up using? Or register a trademark that you don't utilize? Many charities would be happy to accept these non-tangible assets as donations.

Along these lines, what are some other examples of “Forgettings” that occur to you?

3) Corners: Leaving a portion untouched

Unlike “Gleanings” and “Forgettings,” which are about produce that has been harvested, “Corners” refers to the practice of leaving a portion of one's field untouched so that others can harvest it themselves. Here, Jewish tradition hammers home the point that what we have is a gift—so much so that we shouldn't even touch a portion of it.

Interestingly, tradition says that according to the Torah there is no lower or upper limit to how much of one's field should be left untouched. In other words, the important part is to set aside a portion that helps us internalize this message. How big that portion will be is left up to each individual. Ways that “Corners” could be done today include:

a) Automatic rounding. Certain banks and credit cards let you automatically donate partial dollar amounts before they ever wind up in your bank account.

b) Direct payroll deduction. Some employers allow direct deposits to more than one account, which could facilitate giving being deducted before it is deposited in your bank account.

c) In-kind donations and pro-bono work. If you have a business, you can donate a portion of your perfectly sellable product before you've even sold it on the market. For many in today's economy, their time and skills are their primary "product." There are many individuals and organizations who could benefit from these skills, so making oneself available to them is a way of leaving a "corner" of one's contemporary "field."

Along these lines, what are some other examples of "Corners" that occur to you?

4) Tithe for the Poor: 10% or more

What if you're a particularly diligent harvester, and not many small "Gleanings" or big "Forgettings" are left in the field? Or what if you only leave a small "Corner" of your field?

Jewish tradition has a final, fourth practice that it requires us to inform potential converts about: giving at least 10% of all produce to the poor.

Here the goal is clear: we want to make sure that those in need are provided for, and 10% is a good minimum distribution to ensure that. The application to the modern economy is very straightforward: **we give at least 10% of all our earnings to those in need.**

But how do we do that in practical terms? To address that question, we now turn to a toolbox of Jewish wisdom.

Four Pillars of Giving - Texts

Leviticus 19:9-10	ויקרא י"ט, ט"ו
When you reap the harvest of your land, you shall not reap all the way to the edges of your field, or gather the Gleanings of your harvest. You shall not pick your vineyard bare, or gather the fallen fruit of your vineyard; you shall leave them for the poor and the stranger: I YHWH am your God.	וּבְקִצְרְכֶם אֶת־קִצִּיר אֲרָצְכֶם לֹא תִכְלֶה פֶּאת שְׂדֶךָ לְקַצֹּר וּלְקַט קִצִּירְךָ לֹא תִלְקֹט: וְכִרְמְךָ לֹא תַעֲזוּל וּפְרֹט כִּרְמְךָ לֹא תִלְקֹט לְעֹנִי וְלִגֵּר תַּעֲזֹב אֹתָם אֲנִי יְהוָה אֱלֹהֵיכֶם :
Leviticus 23:22	ויקרא כ"ג, כ"ב
When you reap the harvest in your field and overlook a sheaf in the field, do not turn back to get it; it shall go to the stranger, the fatherless, and the widow—in order that your God YHWH may bless you in all your undertakings.	וּבְקִצְרְכֶם אֶת־קִצִּיר אֲרָצְכֶם לֹא־תִכְלֶה פֶּאת שְׂדֶךָ בְּקִצְרְךָ וּלְקַט קִצִּירְךָ לֹא תִלְקֹט לְעֹנִי וְלִגֵּר תַּעֲזֹב אֹתָם אֲנִי יְהוָה אֱלֹהֵיכֶם :
Deuteronomy 24:19	דברים כ"ד, י"ט
And when you reap the harvest of your land, you shall not reap all the way to the edges of your field, or gather the Gleanings of your harvest; you shall leave them for the poor and the stranger: I YHWH am your God.	כִּי תִקְצֹר קִצִּירְךָ בַשָּׂדֶךְ וְשָׁכַחְתָּ עֹמֶר בַּשָּׂדֶה לֹא תִשׁוּב לִקְחָתוֹ לִגֵּר לִיתֹם וְלֹא־לְמִנָּה יִהְיֶה לְמַעַן יְבָרְכְךָ יְהוָה אֱלֹהֶיךָ בְּכָל מַעֲשֶׂה יְדֶיךָ:

Four Pillars of Giving - Texts

Mishnah Pe'ah 1:1	משנה פאה, א', א'
These are the things that have no definite quantity: The Corners [of the field]; the offering of first fruits; the offerings brought on appearing [at the Temple on the three pilgrimage festivals]; the performance of kind deeds; and the study of Torah. The following are the things for which a person enjoys the fruits in this world while the principal remains for them in the world to come: treating one's father and mother with dignity; the performance of kind deeds; the making of peace between people; and the study of Torah is equal to them all.	אלו דברים שאין להם שעור. הפאה, והבכורים, והראיון, וגמילות חסדים, ותלמוד תורה. אלו דברים שאדם אוכל פרותיהן בעולם הזה והקרן קיימת לו לעולם הבא. כבוד אב ואם, וגמילות חסדים, והבאת שלום בין אדם לחברו, ותלמוד תורה כנגד כלם:
Deuteronomy 14:28-29	דברים י"ד, כ"ח-כ"ט
Every third year you shall bring out the full Tithe of a tenth of your yield of that year, but leave it within your settlements. Then the [family of the] Levite, who has no hereditary portion as you have, and the stranger, the fatherless, and the widow in your settlements shall come and eat their fill, so that your God YHWH may bless you in all the enterprises you undertake.	מקצה שלש שנים תוציא את כל מעשר תבואתך בשנה ההוא והנחת בשעריך: ובא הלוי כי אין לו חלק ונחלה עמך והגר והיתום והאלמנה אשר בשעריך ואכלו ושבעו למען יברכך יהוה אלהיך בכל מעשה ידך אשר תעשה:



Toolbox for Giving

Even if we want to give “Gleanings,” “Forgettings,” “Corners,” and “Tithe” to charity, there are still many open questions:

To whom should we give?

How should we divide what we give among them?

Should we give anonymously, or in a way that’s recognized?

Jewish wisdom has plenty to offer to help us think about these questions, too. As we saw in the first chapter, Jewish wisdom invites us to be deliberate about these questions, to not act haphazardly. It pushes us to be strategic, and to harness our altruistic impulses into impactful strategies. But it also doesn’t offer simplistic answers. Instead, it offers us insights that can help us make more thoughtful, deliberate decisions.

In this chapter, we will explore Jewish wisdom that can help us navigate the questions above more thoughtfully, and make better decisions in turn. But before we begin, we want to offer a particular perspective on how Jewish wisdom is meant to work.

While many people imagine Jewish wisdom as a set of rules and regulations, we invite you to think about all the sources we will explore as though they are wise friends offering their take on a given question, not as binding authorities.

Each of these sources was recorded by a wise Jewish person at some point over the past 3,000 years or so. Most of these wise people didn't live at times when audio or video recordings existed. So the only way to preserve their insights was to write them down. Their recorded words are the closest thing we have to hearing their voices.

You now have the opportunity to invite this cast of wise ancestors to your decision making table. It's important to point out that in Jewish tradition, inviting someone to a table respectfully doesn't mean you have to agree with them or take their advice.

It means taking them seriously. And taking someone seriously sometimes means disagreeing—even disagreeing strongly. Whether you agree or disagree with a friend's views in a conversation, having had the conversation often helps you think through what you want to do and come to a better decision.

The animating premise of this guidebook is that Jewish wisdom can help us ask better questions and prompt discussion where discussion would help us make better decisions; while Jewish wisdom sometimes offers a pretty definitive answer, that's not usually its most important function.

The Talmud relates a story about a 3rd century CE sage named Rabbi Yochanan whose favorite student and study partner, Reish Lakish, died. Rabbi Yochanan's other students brought him the best replacement study partner they could find, but Rabbi Yochanan found no one to rival Reish Lakish. Why? Rabbi Yochanan explained that every time he offered a teaching, the new star student would offer a text that supported his view. But when Reish Lakish was alive, he used to offer 24 counterarguments to every one of Rabbi Yochanan's assertions, which would force Rabbi Yochanan to refine his position. That is what respectful engagement with Jewish wisdom looks like.

So, as you explore the wisdom of the ancestors in these texts, be like Reish Lakish.

Ask tough questions.

The goal of this section—and of Jewish wisdom—is not to tell you what to do. It is to help you refine your thinking and your approach so that you make better decisions with the help of thousands of years of wisdom by your side.



Why Give



Why Give?

It may sound like a silly question with an obvious answer: Because it's a good thing to do.

Or, in Jewish terms, because it's a mitzvah or a Jewish value.

But those answers merely kick the can, because the pivotal question remains unanswered: Why is giving a good thing, a mitzvah, or a Jewish value?

There are multiple possible answers to this question, and the differences between them have very practical consequences for how to give and how much to give and to whom to give. Without a clear answer for why we do something, we lack a target or guardrails for how we do it.

To see why our motivations matter, let's look at a different example: exercise.

Why do people work out? It might be to improve physical health, reduce stress, or build a certain appearance. But those goals can pull in different directions. Someone focused on health might prioritize cardio and flexibility. Someone focused on aesthetics might emphasize weightlifting. Someone focused on mental well-being might choose light movement like yoga or walks.

The same activity—exercise—can look radically different depending on your “why.” Philanthropy is no different. Giving is good, but why we give determines how we give—and what outcomes we ultimately create.

It also is essential for knowing how to evaluate and measure impact. If we don’t have clarity on our ultimate goals, we will merely assess what is easily measurable, rather than what tells us if we’re making progress toward what we most care about.

Articulating our “why” can help us avoid the “streetlight effect.” The effect is based on a joke in which a woman encounters a man looking for something on the sidewalk at night. She asks him what he’s searching for. His wallet, he replies. Where did you lose it? she asks. Down the block, he says, but I’m searching here because the light is much better under this streetlight.

Philanthropists and foundation professionals often express frustration with evaluations of the programs they fund. ***But the problem frequently lies not with the measurement tools, but rather with a lack of clarity about the ultimate aims of the funding.***

Jewish wisdom cultivated over thousands of years can help us get clarity on why we give, so that we give in ways that are more effective at achieving our underlying goals, avoiding the “streetlight effect,” and measuring our progress towards them. This section addresses this fundamental question.



Two Approaches

Jewish wisdom's exploration of the fundamental question of why to give offers two major buckets into which the answers tend to fall. One approach says that the main point of giving is to cultivate yourself as a more giving person. The other says that the main point is to help others. Now, you might be thinking, doesn't giving do both? Here's a classical thought experiment that highlights the practical difference between them.

Imagine you have 1,000 dollars that you have decided to give away. Do you distribute \$1 to 1,000 different individuals or causes, or do you give \$1,000 to a single individual or cause?



Your answer probably depends, at least in large part, on why you think it's important to give in the first place.

According to Maimonides, an influential Jewish thinker who lived primarily in 12th century Egypt, it's preferable to give \$1 to 1,000 different recipients because this is a better way of cultivating one's character. If you only give at one point in time, even if it's a relatively large amount, you don't develop a truly giving disposition. But if you give on multiple occasions – in this example, almost three times per day, on average, if you give the money over the course of a year – you cultivate yourself into being a much more giving person.

If that seems wrong to you, you're not alone. Around 500 years later, another great Jewish thinker, Jacob Emden, who lived in Germany in the 1700s, thought Maimonides really missed the point. According to Emden, it's better to give the full \$1,000 to a single person or cause because the impact on the recipient is much greater. (He also thought that doing so better cultivated one's giving disposition because it's more painful to give \$1,000 all at once).

If your answer is somewhere in between Maimonides and Emden – for example, let's say you want to give \$100 to 10 recipients – you're implicitly balancing their suggested priorities.

Getting clear on what that balance is for you will help you make better decisions about how to give:

Whether to prioritize large gifts to a few strategically selected recipients or to give many smaller gifts to a broad swath of recipients whose needs resonate with your giving interests.

What's important to the project of Jewish wisdom is that you ask yourself these questions before you decide on a course of action.

We'll soon do a deeper dive into what Jewish wisdom has to say about what it means to cultivate oneself and what it means to impact others. This will help us get even clearer on our why, which will help us get better at our how. But before that, let's do an exercise to get more clarity on our current thinking.

Two Approaches - Exercise

If you're alone, read the following hypothetical to yourself. If you're with a group, read it out loud:

Imagine you have \$1,000 you have decided to give away this year. There are only 1,000 potential recipients. For the sake of the exercise, imagine that each person is identical to the other. They are all poor individuals with the same income and the same wealth. There are literally no distinctions between them.

You can distribute the \$1,000 between these 1,000 potential recipients in any way you like. You can give it all to one individual, or distribute it equally between them. You can give it all in one shot, or in multiple disbursements.

How would you distribute the money? And why?

If you're alone, please write your answers in the empty table below so that you can return to them in the future.

If you're in a group, make paper copies of the empty table below, and give everyone five minutes to write in their answers . After five minutes, go around and share your answers one by one. Do not react to each person's answer. Once everyone has shared their answers, open up a discussion in which you react to each other's answers.

How would you distribute the money (i.e., to how many people and at what frequency)?	Why would you distribute it in this way?

Two Approaches - Texts

Maimonides, Commentary on Pirkei Avot 3:15

Virtues do not come to a person based on the greatness of the deed, but rather based on the amount of good deeds. This means that the virtues arrive by repetition of good deeds many times... The parable for this is that when a person gives a thousand gold coins at one time to one person to whom it is fitting, but they do not give anything to another person, the trait of generosity will not come [to the giver] with this great act, as [much as] it will come to one who donates a thousand gold pieces a thousand times and gives each one of them out of generosity.

Rabbi Jacob Emden, Commentary on Pirkei Avot 3:15

There is more reward in giving 100 coins all at once (to one person), for two reasons. First, one conquers one's will more by giving a large sum of charity, which is very weighty, than by giving smaller sums, which are not that weighty on him. Even if one gives small sums (to multiple recipients) all at once, it does not conquer the will. How much the more so one who gives those small sums (to multiple recipients) over a period of time. And from the perspective of the recipient, it is also better (to receive more). Because it is better to give to a poor person enough to make a living from, rather than giving to many poor people, none of whom will receive enough benefit to really earn a living...

Impacting Others

The previous chapter introduced two primary buckets for the goals of giving: cultivating self and impacting others. Before returning to what it means to cultivate self, let's do a deeper dive into what it means to impact others.

At first glance, it may seem obvious: we give to those who lack resources in order to minimize their lack. Or to use the language of Deuteronomy 15:7-8:

“If anyone is poor among your fellow Israelites in any of the towns of the land YHWH your God is giving you, do not be hardhearted or tightfisted toward them. Instead, you shall fully open your hand to him, and generously lend him enough for whatever he lacks.”

(We will return later to the particularity of the term “Israelite.”)

But there is an essential question that often gets overlooked: What does it mean for someone to “lack”? To unpack this question a bit more, consider the following situation about a fictional person named Jesse.

Jesse is very well off, including owning a luxury SUV driven by a private chauffeur. He lives this lifestyle until one day his stock portfolio crashes, and he loses almost everything, to the point that even his house has been foreclosed on. This does not mean that Jesse is homeless or poor. He still has enough means to live a modest lifestyle, just not one like he had previously been accustomed to.

Does Jesse lack? If so, what is he lacking that is deserving of giving from others?

According to a nearly [2,000-year-old rabbinic teaching](#), addressing “lack” includes getting someone a horse and servant to run in front of them if that’s what they are accustomed to but are no longer able to provide for themselves.

If this sounds like hyperbole trying to make a point, the Talmud, which records this teaching, shares an anecdote to emphasize its very real-world application. Jesus’s contemporary, Hillel the Elder, a rabbinic sage often remembered from the Passover sandwich and widely referenced in modern Jewish life, used his own funds to buy a horse and to hire a servant to run in front of the horse for a poor person of noble descent. One day, Hillel could not find a servant to hire for this role, so he himself ran in front of this poor person of noble descent for almost three miles!

Through its counter-intuitiveness, this teaching makes a profound point about “lack”—that lack is a subjective reality, rather than an objective one.

We experience what is missing based on what we are used to.

It also highlights that lack isn’t just about basic material needs, it can apply to emotional and spiritual needs as well. It can include everything from poverty to inadequate security to underfunding of the arts to a “needs assessment” of a 501(c)(3) organization.

This subjectivity occurs both on an individual level and also on a societal level.

Hundreds of years ago	Today
Hundreds of years ago, most people did not know whether they would have enough food for the rest of the month. But they weren’t considered lacking. They were considered normal.	Today, however, because of advances in farming and food distribution and storage, anyone unsure about whether they will be able to put food on the table for the rest of the month is considered seriously lacking.

Looked at through this lens, the amount of “lack” in the world is mind-boggling. It may even seem impossible to address. That is one reason why a few verses after Deuteronomy asks us to offer someone “whatever he lacks,” it continues that “there will never cease to be needy people” (Deuteronomy 15:11). Giving is a task that can never be completed because subjective “lack” is limitless, especially as technology advances, and humanity becomes accustomed to increasingly higher standards of living.

That might be why the very same rabbinic text that suggests that we should give someone a horse and servant if that's what they're accustomed to also says that we are commanded to "sustain" someone who lacks, but we are not commanded to "make them wealthy."

If you're confused, that means you're paying attention! Isn't giving someone a horse and servant making them wealthy? How is that simply "sustaining" their subjective "lack?"

Thousands of years of Jewish wisdom have tried to reconcile this tension, but there is far from a definitive answer.

One prominent understanding argues that both views are ultimately trying to address non-physical lack, including lack of dignity or peace of mind; sometimes the only way to address this emotional and spiritual deprivation is through elevating one's material circumstances, but the aim is not to do so beyond what is needed to remove the underlying indignity or distress.

Another view suggests that these two perspectives are irreconcilable: either you focus on subjective "lack" and are willing to make someone rich if necessary, or you focus on objective lack.

Let's turn to an exercise to help clarify your views on this question.

Impacting Others - Exercise

Make a list of 1-10 individuals or organizations to whom you gave over the past year. Next to each one describe the underlying “lack” you are trying to address. If giving to an organization, the “lack” should not be money for the organization. Instead, write down the underlying “lack” that the organization itself is trying to address.

Recipient	Lack

Once you’ve completed the list, either:

If alone: Look at your list and try to imagine what someone who doesn’t know you thinks about your position on whether giving should be for subjective or objective lack. Why would they think that?

If in a group: Break into pairs (chevruta) and have each person exchange their list with their partner. Each person reviews the other’s list and first asks clarifying questions to simply make sure they understand what was written. After clarifying understandings, each person tries to guess what their partner’s view is on whether giving should address subjective or objective lack. Share your guess and explain why you arrived at it. Then have a conversation about what you actually believe about this question.

After 15 minutes in pairs, everyone returns to the larger group for a 10 minute conversation about whether giving should address subjective or objective lack.

Impacting Others - Texts

Babylonian Talmud, Ketubot 67b	תלמוד בבלי, כתובות ס"ז
Concerning this issue, the Sages taught: “enough for whatever he lacks” (Deuteronomy 15:8) – this teaches that you are commanded to support him, but you are not commanded to make him wealthy. “Whatever he lacks” includes even a horse to ride on and a servant to run in front of him. They said about Hillel the Elder that he obtained for a poor person of noble descent a horse upon which to ride and a servant to run in front of him. One time he did not find a servant to run in front of him, and Hillel himself ran in front of him for three mil.	תנו רבנן: "די מחסורו" – אתה מצווה עליו לפרנסו ואי אתה מצווה עליו לעשרו. "אשר יחסר לו" – אפילו סוס לרכוב עליו ועבד לרוץ לפניו. אמרו עליו על היל הזקן נשלקח לעני בן טובים אחד סוס לרכוב עליו ועבד לרוץ לפניו. פעם אחת לא מצא עבד לרוץ לפניו, ורץ לפניו שלשה מילין.

Cultivating Self

In the first chapter of this section, we saw that Jewish wisdom reminds us not to forget about the value of cultivating self as an important reason to give. If you didn't think that was selfish before, after doing a deep dive into all the ways others around us might be lacking, how could this possibly be an appropriate goal of giving? Shouldn't giving only be about reducing the lack of others?

In 13th century Spain, a scholar with philosophical sensibilities anonymously wrote a book called *Sefer Ha-Chinuch* (The Book of Education) delineating the Torah's 613 mitzvot and giving explanations for each. When discussing [the mitzvah of lending money to a person who lacks](#), the author wrote that the goal is to be "trained and habituated to the trait of kindness and of mercy." The author is explicit that the primary goal is not to make sure those who lack have their needs met. The reason? Because if that were the goal, God could have found easier ways to provide for them. Instead, God wanted humans as partners in this task so that they could refine their own characters in the process.

If you share the *Sefer Ha-Chinuch*'s theological assumptions about God's ability to provide in other ways, then it is clear why giving might be primarily about refining the giver, rather than meeting the needs of the recipient (even though it clearly does that too).

But what if you don't share that theological assumption?

You might have heard of the Maharal of Prague (1512-1609) as the creator of a famous golem (a human-shaped creature from Jewish legend, animated from clay through mystical means). Turns out, that story is a [literary fiction](#), but what is true is that the Maharal was one of the most prolific Jewish writers in history. When [discussing the concept of tzedakah](#) (often translated as charity), the Maharal emphasizes that the etymology of the word is from the Hebrew word *tzedek*, which means righteousness. While all mitzvot aim to make us more righteous, the Maharal argues, it is *tzedakah* in particular that cultivates this trait. From this perspective, *tzedakah* has a ripple effect. It starts by making us more righteous in our giving more broadly. And once we are more righteous in this way, not only have we developed a good trait, but also we act more righteously in other areas of our life as well.

Have you ever experienced giving in this way?

Let's turn to an exercise to unpack our experiences of personal transformation around giving.

We experience what is missing based on what we are used to. It also highlights that lack isn't just about basic material needs, it can apply to emotional and spiritual needs as well. It can include everything from poverty to inadequate security to underfunding of the arts to a "needs assessment" of a 501(c)(3) organization.

This subjectivity occurs both on an individual level and also on a societal level. Hundreds of years ago, most people did not know whether they would have enough food for the rest of the month. But they weren't considered lacking. They were considered normal. Today, however, because of advances in farming and food distribution and storage, anyone unsure about whether they will be able to put food on the table for the rest of the month is considered seriously lacking.

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Let's turn to an exercise to help clarify your views on this question.

Cultivating Self - Exercise

Think about a time that you felt personally transformed by giving. Take five minutes to describe the experience and how you felt changed:

Now, think about how this experience had an impact on how you acted at another time(s) in your life. Take another five minutes to write down how you acted differently in those future moments because of your earlier giving. Please be as specific as possible.

If in a group, take turns sharing both the initial experience of giving, as well as its downstream ripple effects.

Cultivating Self - Exercise (2)

As a final step, either individually or as a group, brainstorm the characteristics of the initial giving experiences that led them to have downstream effects. If alone, you can write these characteristics on the lines below. If in a group, you can write them on a whiteboard or large sketchpad.

If in a group, take turns sharing both the initial experience of giving, as well as its downstream ripple effects.

Cultivating Self - Texts

Sefer Ha-Chinuch, Mitzvah 66

The root of the commandment is that God wanted His creations to be trained and habituated to the trait of kindness and mercy, since it is a praiseworthy trait. And from the refinement of their bodies with good character traits, they will be fit to receive the good; as we have said that the good and blessing always descend upon the good, and not upon its opposite. And when God, may He be blessed, does good to the good, He fulfills His will, since He desires to do good to the world. And if it were not from the angle of this root, does He, blessed be He, not have enough for the lacking of the poor person without us? Rather, it was from His kindness, blessed be He, that He made us His messengers to give us merit. And there is also another reason in the matter — that God, blessed be He, wanted to support the poor person through [other] people because of the greatness of [that person's] sin, so that he be chastised by pain in two ways: by the contracting of embarrassment through those his age; and by the reduction of his food. And in the manner that we said [that it is] in order to give us merit did a sage from our Sages answer a certain heretic who asked him if God loves the poor — as He commanded [to help] them — why does He not provide for them, etc.?, as it appears in Tractate Bava Batra 10a.

תלמוד בבלי, כתובות ס"ז

שרש המצוה, שרצה האל להיות ברואינו מלמדים ומרגלים במדת החסד והרחמים כי היא מדה משבחת, ומתוך הכשר גופם במדות הטובות יהיו ראויים לקבלת הטובה, כמו שאמרנו שחלות הטוב והברכה לעולם על הטוב לא בהפכו, ובהטיב השם יתברך לטובים ישלם חפצו שחפץ להטיב לעולם. ואם לאו, מצד שרש זה, הלא הוא ברוך הוא יספיק לעני די מחסורו זולתנו, אלא שהיה מחסדו ברוך הוא שבעשיו שילוהים לו לזכותנו. ועוד טעם אחר בדבר, שרצה האל ברוך הוא לפרנס העני על ידי בני אדם מגדל חטאו, כדי שיוכח במכאוב בשני פנים, בקבלת הבשת מאשר כגילו ובצמצום מזונו. וכענין זה שאמרנו כדי לזכותנו השיב חכם מחכמינו למין אחד ששאלו אם אלהים אוהב עניים, שהרי צוה עליהם, למה אינו מפרנסם וכו', כמו שכתב (במסכת בבא בתרא י', א).

Rav Assi said: “Charity (tzedakah) is equivalent to all the commandments,” as it is written: “And [the people] established for themselves commandments.” It does not say “a commandment” in the singular, but “commandments” in the plural.

The explanation is as we have said: When a person gives tzedakah, this act is called doing justice and righteousness (tzedek veyosher), for this particular commandment is specifically called tzedakah (“charity” or “righteousness”). You can see that within this mitzvah lies justice itself, and in fact, all the commandments are expressions of justice and righteousness, as it is written: “And it will be righteousness for us when we are careful to perform this entire commandment.”

And since this particular commandment is called tzedakah—because it embodies justice itself, as indicated by its name—it follows that it is equal to all the other commandments. Even though every commandment contains an element of justice, this commandment in particular is called justice, for it is the very essence of righteousness.

Furthermore, the Aramaic translation of tzedakah is zekhuta (“merit”), from which you learn that tzedakah brings merit to a person’s soul. For one who gives tzedakah earns spiritual merit and benefits the soul. That is why one is gracious to the poor. All commandments, in truth, are a merit to the soul, and therefore it was said that the mitzvah of tzedakah is equivalent to all the commandments.

ואמר רב אסי שקולה צדקה כנגד כל המצות שנא' והעמדנו עלינו מצות מצוה אין כתיב כאן אלא מצות. ביאור זה כמו שאמרנו כי כאשר הוא נותן צדקה דבר זה נקרא שעושה צדק ויושר, שהרי מצוה זאת בפרט נקרא צדקה שתראה כי במצוה זאת הצדק, וכל המצות הם הצדק והיושר וכדכתיב וצדקה תהיה לנו כי נשמור לעשות את המצוה הזאת. ומאחר כי מצוה זאת בפרט נקראת צדקה מפני שהיא עצם הצדק, כמו שמורה על זה השם שנקראת צדקה ולא תמצא זה במצוה אחרת לכך שקולה כנגד כל המצות. אע"ג שכל אחת יש בה הצדק מ"מ מצוה זאת בפרט נקראת צדק שהיא עצם הצדקה. ועוד כי תרגום צדקה זכוותא, שתלמוד מזה כי הצדקה היא זכות נפשו של אדם כי מי שנותן צדקה יש לו זכות וטוב הנפש ולכך חונן הדל, וכל מצות הם זכות נפש האדם ולכך אמר כי שקולה מצות הצדקה כנגד כל המצות



Hard Choices

Hard Choices

Wisdom is often most acutely helpful when we need to make hard choices. When it comes to giving, there are lots of hard decisions we need to make.

This guidebook explores four big decision areas that cover many smaller issues:

1

What is the right balance between giving anonymously or in a way that is recognized?

2

Is it better to give to particular populations or to not take these identities into account?

3

What is the right balance between giving to poverty relief or other causes?

4

What is the right way to find balance among a variety of non-poverty-related causes?

In some cases, these issues overlap. For example, whether to give anonymously or not might depend on whom you're giving to and what the cause is. As you go through these sections, consider how your thinking on one of them relates to your understanding of another. Once you have gone through all four, we encourage you to return to this page and write down four practical things you will do differently after going through this section.

Anonymous vs. Recognized Giving

Dedication plaques. Lists of donors in gala booklets. Foundation logos on organization websites. Recognition for giving is the norm in contemporary culture. The word “Anonymous” on a list of funders is an outlier. Giving without even being listed at all – even as “anonymous” – is even rarer. But is this the ideal way to give?

Drawing on earlier [Biblical](#) and [Talmudic](#) sources, Maimonides (1138-1204) [wrote](#) that there is a hierarchy for how to give. The most ideal way, according to him, is to empower someone to be self-sufficient (more on this later), but next in line is giving in a way where the giver doesn’t know who the recipient is, and the recipient doesn’t know who the giver is. In other words, the second-most-ideal type of giving is anonymous on both ends.

Why does Jewish wisdom value anonymous giving so much? In addition to generally valuing humility, the following story [told in the Talmud](#) offers an additional perspective:

Mar Ukva (~3rd century, Babylon) had a pauper in his neighborhood, and Mar Ukva was accustomed every day to toss four zuzim (i.e., Babylonian coins) for him into the slot adjacent to the hinge of the door. One day the poor person said: I will go and see who is doing this service for me. That day Mar Ukva was delayed in the study hall, and his wife came with him to distribute the charity.

When the people in the poor man’s house saw that someone was turning the door, the pauper went out after them to see who it was. Mar Ukva and his wife ran away from before him so that he would not determine their identity, and they entered a certain furnace whose fire was already raked over and tempered but was still burning. Mar Ukva’s legs were singed...

After relating this story, the Talmud asks our exact question:

“What is all this?!” Why did Mar Ukva jump into a furnace and burn his legs rather than let the recipient of his giving know his identity?

The Talmud answers:

“It is preferable for a person to deliver themselves into a fiery furnace so that they do not whiten the face of (i.e., embarrass) someone else in public.”

Put differently, Jewish wisdom places such a premium on respecting the dignity of every person that it counsels us to go to extreme lengths to avoid embarrassing someone. Because receiving money could be experienced as embarrassing, giving anonymously is a way to avoid that.

*Does this mean there is never a place for being recognized for giving?
The facts seem to suggest otherwise.*

We have archaeological evidence and existing synagogues that contain hundreds of plaques honoring donors. Were all of them ignoring the value of giving anonymously?

Here are two reasons they weren't.

The first is that there is another principle [recorded in the Talmud](#) that someone who gives a gift should inform the recipient that they gave it. Many commentators suggest that the reason is to increase feelings of love and friendship, which would be impossible if nobody knew who was being kind to them. The emphasis here is on giving a gift rather than charity. A key difference between the two is that it is usually not embarrassing to receive a gift, whereas receiving charity often is experienced that way. For example, a 501(c)(3) that receives gifts has no shame in receiving them. To the contrary, it is what they are designed to do. A poor person who receives charity, however, will likely feel differently.

The second reason that recognized giving has been embraced in certain cases was highlighted by Rabbi Shlomo ibn Aderet, known as the Rashba. The Rashba lived in Barcelona in the 13th century. At the time, Christians had relatively recently reconquered Spain from Muslims, and in their desire to reassert Christendom, they built great cathedrals, including the Cathedral of Barcelona, whose construction began while the Rashba lived there. It was in this context that community members asked the Rashba about the [following situation](#):

There was a synagogue that needed to expand, but the only place to extend would be into the home of a person they called “Reuven.” Reuven eventually agreed to donate part of his property to the synagogue, but he asked that a plaque recognize his contribution. Some members of the community objected, and they wanted to know the Rashba's opinion.

The Rashba said the plaque should be allowed because such recognition motivates giving. To be clear, he didn't say that there should be a plaque. But if the donor wants recognition, it shouldn't be blocked, because there can be positive outcomes of such recognition.

So, **if your goal in asking for public recognition** of your gift is to motivate other funders to support the organization you are supporting, **the Rashba seems to be on your side.**

So where does this leave us?

Should you give anonymously or ask for recognition?

Let's do an exercise to help clarify how to integrate this wisdom into your giving.

Anonymous vs. Recognized Giving -Exercise

Make a list of the five biggest recipients of your giving. For each one, use the following table to write down the benefits and drawbacks of anonymous giving for each of the considerations we've explored in this section. The last column of the table offers an opportunity to write down considerations not mentioned here. If in a group, give at least 10 minutes for this exercise.

Recipient	Dignity of recipient	Cultivating friendship and connection	Motivating additional giving by others	Other considerations

After completing the table, if alone, take a few minutes to consider how these benefits and drawbacks might change the way you give moving forward. If in a group, have each person share one recipient and the attendant benefits and drawbacks out loud. After each person shares, have the group discuss whether they think anonymous or recognized giving would be more appropriate in each particular case. After everyone has shared at least one recipient and the group has discussed each one, repeat the process if you have enough time.

Anonymous vs. Recognized Giving -Texts

Mishneh Torah, Ways of Giving to the Poor, 10:7-8	משנה תורה, הלכות מתנות עניים, י' ז' ח'
There are eight levels in charity, each level surpassing the other. The highest level beyond which there is none is a person who supports a Jew who has fallen into poverty [by] giving him a present or a loan, entering into partnership with him, or finding him work so that his hand will be fortified so that he will not have to ask others [for alms]. Concerning this [Leviticus 25:35] states: "You shall support him, the stranger, the resident, and he shall live among you." Implied is that you should support him before he falls and becomes needy. A lower [level] than this is one who gives charity to the poor without knowing to whom he gave and without the poor person knowing from whom he received. For this is an observance of the mitzvah for its sake alone. This [type of giving was] exemplified by the secret chamber that existed in the Temple. The righteous would make donations there in secret and poor people of distinguished lineage would derive their livelihood from it in secret...	שמונה מעלות יש בצדקה זו למעלה מזו. מעלה גדולה שאין למעלה ממנה זה המחזיק ביד ישראל שמה ונותן לו מתנה או הלוואה או עושה עמו שותפות או מוציא לו מלאכה כדי לחזק את ידו עד שלא יצטרך לבריות לשאל. ועל זה נאמר (ויקרא כה לה) "והחזקת בו גר ותושב וחי עמך" כלומר החזק בו עד שלא יפל ויצטרך: פחות מזה הנותן צדקה לעניים ולא ידע למי נתן ולא ידע העני ממי לקח. שהרי זו מצוה לשמה. כגון לשכת חשאים שהיתה במקדש. שהיו הצדיקים נותנים בה בחשאי והעניים בני טובים מתפרנסין ממנה בחשאי...

Anonymous vs. Recognized Giving -Texts (2)

Babylonian Talmud, Ketubot 67b	תלמוד בבלי, כתובות ס"ז :
Mar Ukva had a pauper in his neighborhood, and Mar Ukva was accustomed every day to toss four zuzim for him into the slot adjacent to the hinge of the door. One day the poor person said: I will go and see who is doing this service for me. That day Mar Ukva was delayed in the study hall, and his wife came with him to distribute the charity. When the people in the poor man's house saw that someone was turning the door, the pauper went out after them to see who it was. Mar Ukva and his wife ran away from before him so that he would not determine their identity, and they entered a certain furnace whose fire was already raked over and tempered but was still burning. Mar Ukva's legs were singed...	מר עוקבא הוה עניא בשיבביתיה דהוה רגיל כל יומא דשדי ליה ארבעה זוזי בצינורא דדשא. (יום אחד) [יומא חד] אמר: איזיל איחזי מאן קעביד בי ההוא טיבותא. ההוא יומא נגהא ליה למר עוקבא לבי מדרשא, אתיא דביתהו בהדיה. כיון דסזוה דקא מצלי ליה לדשא, נפק בתרייהו. רהוט מקמיה, עיילי לההוא אתונא דהוה גרופה נורא, הוה קא מיקליין כרעיה דמר עוקבא.

Anonymous vs. Recognized Giving -Texts (3)

Babylonian Talmud, Shabbat 10b	תלמוד בבלי, שבת י'
Rava bar Meḥasseya said that Rav Ḥama bar Gurya said that Rav said: One who gives a gift to another must inform him that he is giving it to him. As it is stated: “Only keep My Shabbatot for it is a sign between Me and you for your generations to know that I am God Who sanctifies you” (Exodus 31:13). When the Blessed Holy One gave Shabbat to Israel, He told Moses to inform them about it. That was also taught in a baraita: The verse states: “For I am God Who sanctifies you,” meaning that the Blessed Holy One said to Moses: I have a good gift in My treasure house and Shabbat is its name, and I seek to give it to Israel. Go inform them about it. From here Rabban Shimon ben Gamliel said: One who gives a gift of bread to a child needs to inform his mother that he gave it to him. The Gemara asks: What does he do to the child, so that his mother will know that he gave him a gift? Abaye said: He should smear him with oil or place blue shadow around his eye in an obvious manner. When the mother of the child notices and asks him about it, he will tell her that so-and-so gave him a piece of bread. The Gemara asks: And now that we are concerned about witchcraft involving oil or eye shadow, what should one who gives a gift do? Rav Pappa said: He should smear him with food of the same type that he gave him to eat.	ואמר רבא בר מחסיא אמר רב חמא בר גוריא אמר רב: הנותן מתנה לחבירו, צריך להודיעו. שנאמר: “לדעת כי אני ה' מקדשכם.” תניא נמי הכי: “לדעת כי אני ה' מקדשכם,” אמר לו הקדוש ברוך הוא למשה: מתנה טובה יש לי בבית גנזי ושבית שמע, ואני מבקש ליתנה לישראל, לך והודיעם. מכאן אמר רבן שמעון בן גמליאל: הנותן פת לתינוק, צריך להודיע לאמו. מאי עביד ליה? אמר אביי: שאיף ליה משחא, ומלי ליה כוחלא. והאידנא דחיישינן לכשפים מאי? אמר רב פפא: שאיף ליה מאותו המין.

Anonymous vs. Recognized Giving -Texts (4)

Responsa of Rabbi Shlomo ben Aderet, Part I, Responsum 591	תלמוד בבלי, שבת י:
Question: Reuven had a house adjacent to the sanctuary (hekhal) of the synagogue. The community prevented him from using it, because it had previously contained seats that had been consecrated as part of the synagogue. Reuven then built a beautiful structure and wanted to join it to the synagogue in order to expand it. But the community again stopped him, because the seats that had been there would be diminished in their sanctity. However, in the end, everyone agreed that the entire house would be designated as part of the sanctuary, and so he did this, and built it at his own expense. Reuven, the donor, wanted to write his name on the entrance to the sanctuary so that his name would be remembered in connection with his dedication. But some members of the community objected. Tell me: are they permitted by law to prevent him from doing so or not? Answer: I do not see any legal or appropriate reason why the community may prevent him from doing so. There are several reasons for this: One who donates and builds something for the sake of Heaven from their own resources—who can stop them from mentioning their name in relation to what is theirs?	שאלת ראובן היה לו בית סמוך להיכל בית הכנסת. ועכבו הצבור בידו מחמת שהיו מקומות ישיבה הקדש שבבית הכנסת. ובנה אותו בנין נאה ורצה לערב אותו עם בית הכנסת כדי להרחיב בית הכנסת. ועכבו הצבור בידו מחמת שהיו מקומות ישיבה שם שירדו ממעלתם¹. אבל הסכימו כלם שיעשה כל אותו בית היכל וכן עשה ובנאו [=בנה אותו] משלו. ובא ראובן המקדיש לכתוב על פתח ההיכל שמו למען הזכיר שמו על מה שהקדיש. ועכבו בידו קצת מן הצבור. הודיעני אם יכולין לעכב בידו מן הדין או לא? תשובה: אני רואה שיוכלו הצבור לעכב מן הדין ולא מן הראוי מכמה צדדין. כי המקדיש והבונה משלו לשמים מי מעכב על ידו מלהזכיר שמו בשלו. ובהקדשו אין אדם מעכב בשל חבירו ובנכסיו על חברו. ועוד דבכמה מקומות בקהילות הקדש שנוהגין כן. גם במקומנו הוא כתוב בכותל ההיכל [של בית הכנסת]. וזו מדת חכמים היא ומדת וותיקין כדי ליתן שכר לעשות מצוה. ומדת התורה הוא שהיא כותבת ומפרסמת עושה מצוה. ואם התורה עשתה כן צריכין אנו להלך אחר מדותיה של תורה שהן דרכי נועם. הנה בהצלת יוסף שהצילו ראובן מיד אחיו כתב עליו הכתוב (בראשית ל"ז) וישמע ראובן ויצילהו מידם. וכן בבוֹעַז שויתר פת וחומץ הכתיבו הכתוב. וכן כמה גדולה מעשה הצדקה ועשיית המצות שכתבו הנביאים בספר הנבואה. וכן פרסמו עליו ז"ל מדה זו בפ' במדרש רות. אמר שם (רות ב') ויצבט לה קלי – קלול בשתי אצבעותיו. אמר רבי יצחק בר מריון בא הכתוב ללמדך שאם יהיה אדם עושה מצוה יעשנה בלב שלם. שאלו היה יודע ראובן שהקב"ה מכתוב וישמע ראובן ויצילהו מידם בכתיו היה מוליכו אל אביו. ואלו היה יודע אהרן שהקב"ה מכתוב עליו (שמות ד') והנה הוא יוצא לקראתך וראך ושמח בלבו, בתופים ובמחולות היה יוצא לקראתו. ואלו היה יודע בוֹעַז שהקב"ה מכתוב עליו ויצבט לה קלי ותאכל ותשבע ותותר עגלות פטומות היה מאכילה. רבי כהן ורבי יהושע

Furthermore, when someone makes a dedication, another person may not interfere with their property or dedicate someone else's possessions on their behalf.

Moreover, in many holy communities it is customary to do exactly this. Even in our own community, names are inscribed on the wall of the sanctuary [of the synagogue].

This is the trait of the wise and of the pious—namely, to give people reward and recognition for performing a mitzvah. This is also the way of the Torah itself: it records and publicizes those who perform mitzvot. And if the Torah acts in this way, then we should follow the ways of the Torah, which are ways of pleasantness (darchei noam).

Consider, for example, the salvation of Joseph: Reuven rescued him from the hands of his brothers, and Scripture records (Genesis 37), “Reuven heard, and he rescued him from their hands.”

And similarly with Boaz [in the Book of Ruth]: for a small act of generosity—offering parched grain and vinegar—Scripture recorded it.

And how great is the act of tzedakah and of fulfilling mitzvot, that the prophets wrote them into the books of prophecy!

And our Sages of blessed memory explicitly praised this trait in Midrash Ruth on the verse (Ruth 2), “And he handed her roasted grain”—[explaining that] he gave her a small portion with just two fingers. Rabbi Yitzḥak bar Maryon said: This comes to teach you that if a person does a mitzvah, they should do it with a full heart. drums and dancing.

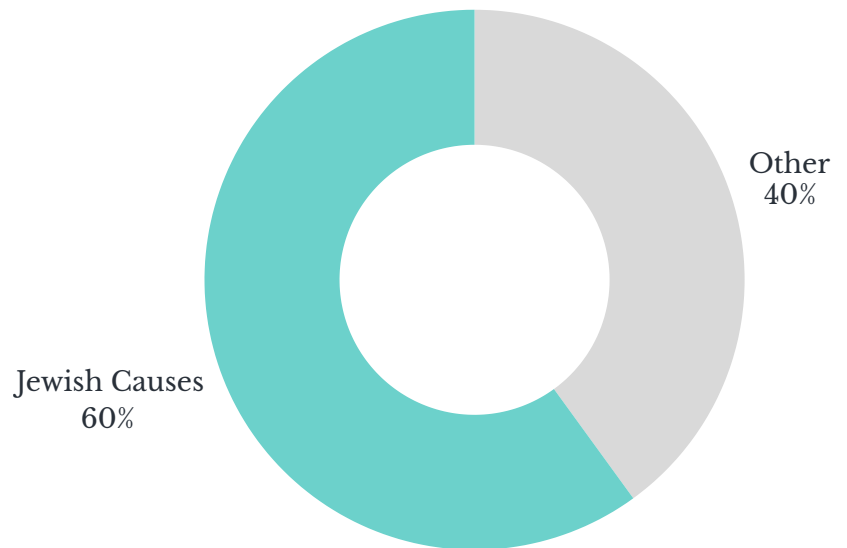
דסכנין בשם רבי לוי לשעבר היה אדם עושה מצוה והנביא היה כותבה. עכשו מי כותבה? אליהו כותבה ומלך משיח והקב"ה חותם על ידיהם. הדא הוא דכתיב (מלאכי ג') אז נדברו יראי ה' איש אל רעהו. ויקשב ה' וישמע ויכתב בספר הזכרון [צ"ל ספר זכרון] לפניו ליראי ה' ולחושבי שמו. ובפ' יש נוחלין (דף קל"ג ב') אמרו ביוסי בן יועזר כשהקדיש עלית' דדינרי וכשמכר (=בנו) מרגלית למקדש בי"ג עליות דדנרי. ונתנו הגזברים שבעה והקדיש וששה [ששה] הנותרים ועמדו שם וכתבו יוסי בן יועזר הקדיש אחת בנו הקדיש שש. מכאן אתה למד שהיו נוהגין לכתוב כן שמות המקדישין לשמים להיות להם לזכרון טוב על מצות ולפתוח דלת לעושה מצות.

Had Boaz known that Scripture would record “he handed her roasted grain and she ate and was satisfied and had some left over,” he would have served her fattened calves.

Rabbi Cohen and Rabbi Yehoshua of Sikhnin in the name of Rabbi Levi said: In earlier generations, when a person performed a mitzvah, a prophet would record it. Now, who writes it? Elijah writes it down, and the Messiah and the Blessed Holy One sign it. As it says (Malachi 3): “Then those who fear YHWH spoke to one another, and YHWH listened and heard, and it was written in the Book of Remembrance before Him for those who fear YHWH and esteem His name.” And in tractate Bava Batra (133b), it says that Yose ben Yo’ezer dedicated an attic full of dinars (coins), and when his son sold a pearl to the Temple for thirteen such attics, the treasurers accepted seven and he dedicated the other six. They inscribed on the site: “Yose ben Yo’ezer dedicated one, his son dedicated six.” From here you learn that it was customary to record the names of donors to God, so that they would have a good remembrance for the mitzvah and to inspire others to do mitzvot.

Pluralistic vs. Universalistic Giving

On average, [*American Jews give more charity*](#) than other Americans. Within that giving, according to [*major studies*](#) of American Jewish philanthropy, roughly 60% of giving by American Jews goes to Jewish causes, ranging from security for the Jewish community to Jewish culture to Jewish poverty relief. Given this reality, what, if anything, is the justification for such a **high percentage of Jewish giving to go towards particularly Jewish causes, especially ones not focused on poverty relief?**



To answer this question it is important to separate out causes focused on survival from those focused on thriving. Throughout most of Jewish history, Jews lacked a security force so they couldn't pay for one even if they wanted to. But one way they could use money for their protection was redeeming captives.

Maimonides [*wrote*](#) that paying ransom for captives takes precedence over all other forms of giving—and is even “the greatest mitzvah”—because it saves lives. Today, thankfully, Jews have other means of protecting themselves, and funding such security arguably should be considered the same way.

But even if physical survival were assured, the question whether to fund within the Jewish community or in the broader world still stands. Rav Yosef (3rd century) was the head of one of the biggest Jewish academies in ancient Babylon (modern Iraq), which, at the time, held the largest Jewish community in the world.

The Jews of Babylon lived amongst their Zoroastrian, Christian, and other neighbors. While they weren't necessarily as prosperous as Jewish Americans are today, many were well off. Analyzing a [Biblical verse](#) about helping the poor, this is what [Rav Yosef had to say](#) to his community about our question:

*“My people or a non-Jew, –my people get preference;
a poor person or a rich person –the poor person comes first;
your poor relatives or your city’s poor –start with your poor relatives;
your city’s poor or the poor of another city –your city’s poor first.”*

At first glance, it might seem like Rav Yosef is simply offering a decision-making matrix for giving preferences. But at a deeper level, **he is offering a “theory of change” based on a rigorous philosophy.** Rav Yosef is imagining a world in which everyone behaved this way. In such a world, everyone would make sure their relatives had their needs met.

Once their relatives were no longer lacking, they would make sure the people of their city would have their needs met. Once there was no more lack in their city, they would attend to the needs of other cities, and, finally, to other people around the world. This is a model of concentric circles in which it is each person’s responsibility to make sure that those closest to them are taken care of, then to move on to those a little farther out, and so on, until everyone in the world is tended to. (As Rav Yosef notes, it’s time to move on to the next circle once there are no longer “poor” people in the closer circle.)

This is not necessarily a binary decision of giving everything to one concentric circle or another. Rather, it can be a heuristic for what percentage of giving should go to each circle.

It’s important to note that it is not clear from Rav Yosef’s words what he suggests to do if two of the principles are in conflict. For example, if you have to decide between supporting a poor non-Jew in your town or a poor Jew in another city, does the principle of “my people” first or the principle of “your city” first take precedence? What if the choice is between a city in Israel and one in America? These questions have been debated throughout the centuries and the **answers depend on how you understand these concentric circles to apply to your unique circumstances.**

Let’s turn to an exercise to help apply these ideas to real world situations.

Pluralistic vs. Universalistic Giving - Exercise

Take out a Monopoly set.

- If alone, distribute the houses and hotels across properties however you see fit.
- If with a group, give each person an equal number of houses and an equal number of hotels. Then take turns putting down one structure at a time until all the houses and hotels have been placed on the board.

After placing all the houses and hotels on the board, notice the distribution. For purposes of this exercise, properties with no houses or hotels are poor, regardless of where they are on the board. Properties with one house are comfortable financially. Properties with more than one house or with hotels are increasingly rich. As you review the board, imagine that properties of the same color are in the same city and properties on the same side of the board are of the same “people.” If in a group, discuss what you see about the wealth distribution on the board. How does this compare to actual wealth distribution?

Now, give each person a property card as well as the normal \$1,500 in Monopoly money distributed at the start of a normal game. Each person’s single property is their location. For example, if you have a property with no house or hotel, this means your family is generally poor. If you have a hotel, but the property next to you of the same color has no house or hotel, this means you are rich, but neighbors in your city are poor.

Each person should then distribute their \$1,500 to different properties as they see fit. If in a group, each person should explain why they distributed the way they did. Once everyone has shared, have a discussion about your decisions and how they align with or contradict Rav Yosef’s perspective. If alone, write out your reflections here:

Pluralistic vs. Universalistic Giving - Texts

Maimonides, Mishneh Torah, Gifts to the Poor 8:10	רמב"ם, משנה תורה, מתנות עניים ח' י'
Redeeming captives takes precedence over feeding and clothing the poor. And there is no commandment as great as redeeming captives, for a captive is among the hungry, thirsty, naked, and is in mortal danger. And one who averts one's eyes from redeeming them violates, "You shall not harden your heart, and you shall not shut your hand," and, "Do not stand by your brother's blood," and "You shall not work him with hard labor before your eyes," and has neglected the commandment, "You shall surely open your hand to him," and the commandment, "And your brother shall live with you," "And you shall love your neighbor as yourself," "Save those who are taken to death," and many like these. And there is no great commandment like redemption of captives.	פדיון שבויים קודם לפרנסת עניים ולקסותו. ואין לה מצוה גדולה כפדיון שבויים שהשבוי הרי הוא בכלל הרעבים והצמאים וערומים ועומד בסכנת נפשות. והמעלים עיניו מפדיונו הרי זה עובר על (דברים טו ז) "לא תאמץ את לבבך ולא תקפץ את ידך" ועל (ויקרא יט טז) "לא תעמד על דם רעך" ועל (ויקרא כה נג) "לא ירדנו בפרך לעיניך". ובטל מצות (דברים טו ח) (דברים טו יא) "פתח תפתח את ידך לו". ומצות (ויקרא כה לו) "וחי אחיך עמך". (ויקרא יט יח) "ואהבת לרעך כמוך". (משלי כד יא) "והצל לקחים למות" והרבה דברים כאלו. ואין לה מצוה רבה כפדיון שבויים:
Babylonian Talmud, Bava Metzia 71a	תלמוד בבלי, בבא מציעא ע"א .
There are those who teach that which Rav Huna said in connection with that which Rav Yosef taught: "If you lend money to My people, to the poor among you..." (Exodus 22:24). My people or a non-Jew—my people get preference; a poor person or a rich person—the poor person comes first; your poor relatives or your city's poor—start with your poor relatives; your city's poor or the poor of another city—your city's poor first.	איכא דמתני לה להא דרב הונא אהא דתני רב יוסף: "אם כסף תלוה את עמי את העני עמך". עמי וגוי – עמי קודם, עני ועשיר – עני קודם. "עניך ועני עירך" – עניך קודמין, עני עירך ועני עיר אחרת – עני עירך קודמין.

Funding Poverty Relief vs. Other Causes

A [*significant portion of charitable giving*](#) goes to causes that do not alleviate poverty, like religious institutions, education, hospitals, the arts, animals, and the environment. Does it make sense to fund such causes when there is still so much poverty in the world? Yes, all of these might be forms of “lacking,” but should material “lack” take precedence?

Jewish thinkers throughout the centuries have almost all agreed that some balance between these different types of giving is appropriate and necessary; and that they all are part of one’s obligation to give tzedakah. While the details of their approaches vary, their underlying ethos can be traced back to an [*aphorism*](#) attributed to Rabbi Elazar ben Azarya, who lived in the 1st century in the land of Israel, shortly after the Romans destroyed the Second Temple in Jerusalem. Elazar ben Azarya is notably [*described*](#) in the Talmud as incredibly wealthy. He said:

*“when there is no wheat, there is no Torah;
and when there is no Torah, there is no wheat.”*

In other words, if someone lacks material sustenance (wheat), they cannot attain spiritual sustenance (Torah); but if someone lacks spiritual sustenance, they lack material sustenance.

The first half of this aphorism makes sense. As Abraham Maslow put well in his hierarchy of human needs, we can only achieve self-actualization once our physical needs are met. The second half, however, is more confusing and, arguably, contradicts Maslow. How could self-actualization be required to meet physical needs?

In the 13th century, almost 1,200 years after Rabbi Elazar shared his aphorism, a different rabbi named Jonah ben Abraham, who lived in Girona (present-day Spain), offered the following explanation. He [*said*](#) that the whole purpose of sustaining ourselves physically is so that we can free ourselves up for spiritual nourishment; but if we don’t get that spiritual nourishment, our physical sustenance feels pointless.

So what is the right balance to strike? Let’s do an exercise to help figure that out.

Poverty Relief vs. Other Causes - Exercise

Reflect on where you get spiritual nourishment in your life. For example: spending time with family, singing, going to museums, learning Torah. Take five minutes to write down everything that comes to mind. Don't worry about over-including.

If in a group, go around and share what is on each person's list.

After reflecting on the list, if in a group, break into pairs. If alone, do the following on your own.

Go through your list and discuss or think about what is standing in the way of others experiencing this type of spiritual nourishment. Would they need education? Money? Time? Exposure?

Once you have assessed what is standing in their way, consider what charitable causes might help overcome these hurdles. Either in pairs or on your own, make a list of these charitable causes. Then take five minutes to assign percentages to how much you would give each.

If in a group, return to the main group, and have each person share their causes and percentages, and how they arrived at those numbers. If alone, write down your answers to these questions.

Poverty Relief vs. Other Causes - Texts

Pirkei Avot 3:17	פרקי אבות, ג', י"ז
Rabbi Elazar ben Azariah said: Where there is no Torah, there is no right conduct; where there is no right conduct, there is no Torah. Where there is no wisdom, there is no fear of God; where there is no fear of God, there is no wisdom. Where there is no understanding, there is no knowledge; where there is no knowledge, there is no understanding. Where there is no wheat, there is no Torah; where there is no Torah, there is no wheat.	רבי אלעזר בן עזריה אומר, אם אין תורה, אין דרך ארץ. אם אין דרך ארץ, אין תורה. אם אין חכמה, אין יראה. אם אין יראה, אין חכמה. אם אין בינה, אין דעת. אם אין דעת, אין בינה. אם אין קמח, אין תורה. אם אין תורה, אין קמח.
Jonah ben Abraham, Commentary on Pirkei Avot, 3:17	רבינו יונה על פרקי אבות ג', י"ז
When there is no wheat, there is no Torah: Because he will need to search for his livelihood and he will not be able to be involved in Torah [study]. When there is no Torah, there is no wheat: Meaning to say, since he has no Torah, no purpose [comes from] the wheat. As a person only gains from wealth so that the needs of the body are found and that they are free to be involved in Torah.	אם אין קמח אין תורה. לפי שצריך לחזור אחר פרנסתו ואינו יכול לעסוק בתורה: אם אין תורה אין קמח. כלומר מאחר שאין בו תורה אין תועלת הקמח עולה שאין אדם מועיל בעשרו אלא כדי שיהיו צרכי גופו מצויין ויהיה לו פנאי לעסוק בתורה:



Community vs. Health vs. Education

In the last section, we explored the balance between funding poverty relief and other causes. If you find yourself leaning towards other causes, you're not alone.

Over thousands of years, the amount of recorded Jewish wisdom has become immense. So one of the key projects that different thinkers have undertaken is to systematize that wisdom and make it accessible. One of the most popular of these systematic “codes” is called the Shulhan Arukh, which literally means the “set table” because its goal is to make Jewish wisdom as accessible as sitting down to a meal. In this work, the author, Rabbi Yosef Karo, who lived in many places, but most notably Safed in the land of Israel, in the early 16th century, [*writes the following about giving preferences*](#):

“There is someone who says that [supporting a] synagogue is more important than charity (for the poor), but that maintaining children in the study of Torah or supporting sick people is more important than the maintenance of a synagogue.”

There are a few striking things about his distillation of thousands of years of Jewish wisdom on this point. The first is that he didn't take a firm stance. Normally, when offering his “set table” of Jewish wisdom, he was very definitive about what he thinks Jewish wisdom says. Here, however, he begins by noting that “there is someone who says...” This equivocating highlights just how debated this question has been throughout the centuries.

But even with the equivocation, Rabbi Karo didn't offer an easy formula. Instead he offers a somewhat complex hierarchy: Supporting a synagogue takes precedence over giving to the poor, but supporting Torah study or supporting sick people takes precedence over giving to the synagogue. Our goal is not to figure out what "Jewish wisdom says," but rather to understand the thinking that Rabbi Karo was distilling in this formulation in order to help us refine our own stances on these questions. To do this, let's go step by step.

Why would supporting a synagogue take precedence over giving to the needy?

Much ink has been spilled on this question, but a general theme that emerges is that the synagogue was the locus of community, the way the Temple in Jerusalem had been while it was still standing. This locus is so important because community is what holds society together. It forms the bonds that prevent people from falling into poverty in the first place. It nourishes us both materially and spiritually. In our own time, there are institutions and organizations beyond synagogues that play this community-building role, including JCCs and Hillels, which would probably be included by Rabbi Karo as top giving priorities.

But if synagogue, as the center of community, takes precedence over supporting the needy, why is caring for the sick or supporting Torah study an even higher priority? And why are they put on par with each other?

This arguably cuts to the question of what kind of community we are investing in. Both caring for the sick and supporting Torah study are forms of caring for the community's health. One is about physical health, the other is about spiritual health. There can be a beautiful synagogue, or an impressive community center, but if people aren't healthy or if they're living uninspired spiritual lives, the building will remain empty. Such a description might sound eerily reminiscent of many contemporary synagogues, but apparently it is an age-old phenomenon. Just as if not more importantly, learning and mimetic communal experiences are incredibly powerful motivators for inspiring the next generation to continue giving back to the community.

[A rabbinic source](#) from the land of Israel recorded almost 1,500 years ago shares the story of two rabbis who were walking through the city of Lod (which is right next to contemporary Ben-Gurion Airport). Examining the beautiful synagogue, one turned to the other and said:

"Wow! Look how much my ancestors invested here!" The other responded sarcastically: "Look how many souls your ancestors invested in here. There's nobody studying Torah!"

If we don't invest in the physical and spiritual health of our community members, our communal institutions will remain empty. If we don't invest in those communal institutions, we will have even more poverty to contend with. All of this is about being forward looking. Jewish wisdom is not content with being responsive to need. It is about being pre-emptive.

This ethos is captured poetically in [a story about a man named Honi](#), who lived in the land of Israel in the 1st century BCE. According to the story, Honi was walking in his neighborhood when he saw a man planting a carob tree. He asked the man, "How long does it take for this tree to bear fruit?" The man replied: "70 years." Honi then asked him: "Are you certain that you will live another seventy years?" The man replied: "I found already grown carob trees in the world; as my ancestors planted those for me, so I too plant these for my children."

Whether funding communal institutions or physical or spiritual health, our task is to plant the kinds of "carob trees" that we inherited ourselves. If we didn't inherit any, our task is even more urgent. The following exercise will help us refine our thinking and decision-making around giving to these different types of causes.

Community vs. Health vs. Education - Exercise

Make a list of the institutions that you see as central to community formation. This could include synagogues, JCCs, social clubs, or any other organization that you believe is fundamental to forging and maintaining strong social ties between people.

Look at the list you just wrote, and write down all of the institutions that support the physical and spiritual health of people who participate in these communal institutions. To jog your thinking, some potential ideas for physical health include hospitals, health advocacy organizations, and gyms; some possibilities for spiritual health include Torah study institutions, universities, and mindfulness organizations.

[illegible]

Community vs. Health vs. Education - Exercise (2)

Look at all three lists you've created and imagine you can only give to three of the organizations listed on them. The three can be from any of the lists. They can all be on one list, two on one and one on another, or each on a different list. Do not consider how much to give each organization at this stage, just which ones to give to.

If you are in a group, go around and take turns sharing your three organizations and explaining why you picked them. If you are alone, write down your thought process.

Community vs. Health vs. Education -Texts

Shulchan Arukh, Yoreh De'ah 249:16	שולחן ערוך, יורה דעה רמ"ט, ט"ז
There is someone who says that [supporting a] synagogue is more important than charity, but that maintaining children in the study of Torah or supporting sick people is more important than the maintenance of a synagogue.	יש מי שאומר שמצות בית הכנסת עדיפא ממצות צדקה ומצות צדקה לנערים ללמוד תורה או לחולים עניים עדיף ממצות בית הכנסת
Jerusalem Talmud, Pe'ah 8:8	תלמוד ירושלמי, פאה ח', ח'
Rebbi Hama bar Hanina and Rebbi Hoshaiah were strolling through the synagogue of Lod. Rebbi Hama bar Hanina said to Rebbi Hoshaiah: How much money did my forefathers invest here! He answered him: How many souls did your forefathers invest here, there is no one in here who studies Torah!	דלמא רבי חמא בר חנינא ורבי הושעיה הוון קטיילין באילין קנישתא דלוד. אמר רבי חמא בר חנינא לרבי הושעיה כמה ממון שיקעו אבותי כאן. אמר ליה כמה נפשות שיקעו אבותיך כאן. לא הוה אית בני נש דלעיין באריתא.
Babylonian Talmud, Ta'anit 23a	תלמוד בבלי, תענית כ"ג.
One day, he was walking along the road when he saw a certain man planting a carob tree. Honi said to him: This tree, after how many years will it bear fruit? The man said to him: It will not produce fruit until seventy years have passed. Honi said to him: Is it obvious to you that you will live seventy years? He said to him: That man himself found a world full of carob trees. Just as my ancestors planted for me, I too am planting for my descendants.	יומא חד הוה אזל באורחא, חזייה להווא גברא דהוה נטע חרובא, אמר ליה: האי, עד כמה שנין טעין? אמר ליה: עד שבעין שנין. אמר ליה: פשיטא לך דחייית שבעין שנין? אמר ליה האי גברא: עלמא בחרובא אשכחתי. כי היכי דשתלו לי אבהתי — שתלי נמי לבראי.



How to Give



How to Give

This final section addresses some very practical issues in giving. For each, it highlights a strain of thought that has been pretty dominant in Jewish wisdom: that we should **give away at least 10% of our income; that we should try to help recipients become self-sufficient; that we should give kindly**. The goal here is not to tell you to do these things, but to help make sense of why they've been so central in Jewish tradition, and to help refine your own approach.

How Much to Give

In the introduction, we touched on the core Jewish principle of giving away 10% of one's income every year as a tithe for the poor (ma'aser). But a lot of questions remain: Why 10%? Is it a floor or also a ceiling? How do we calculate this amount?

Let's start with the most foundational question:

Why does Jewish wisdom set 10% as the foundational amount of giving in multiple contexts?

In agricultural ancient Israel, 10% (a tithe) was the portion of newly-born Tithe animals and newly-harvested produce that people were required to bring to the Temple annually. No direct explanation for this number is given in the Bible. But when Maimonides [*applies the percentage to charitable giving*](#), he suggests that giving less than 10% would be stingy, and giving more would be generous. His underlying theory seems to be that 10% is a "sweet spot" that asks us to extend ourselves, but not so much that it would make us uncomfortable, unless we are able to.

Does this mean that we shouldn't give more than 10% of our income to the poor because it is too much of a hardship?

The Talmud addresses this question through [*another story*](#) about Mar Ukva, the third century wealthy person who jumped into a furnace to avoid embarrassing someone he was giving charity to (see the section on Anonymous vs. Recognized Giving).

The Talmud relates that before he was about to die, Mar Ukva asked his accountants to tell him how much he had donated to charity. When he heard the numbers, he was distraught because he thought it was too little. So he donated half of his remaining money to charity.

If the story ended here, it would be clear that Jewish wisdom certainly doesn't consider 10% to be a cap. A person should give as much as they want to, just not less than 10%. But that's not the end of it.

After sharing this story, the editors of the Talmud ask:

Wasn't there a prohibition in the Babylonian town where Mar Ukva lived on spending more than 20% of one's income on charity?

The editors of the Talmud made sense of this discrepancy by saying that the 20% cap only applies when someone is alive out of concern that they might give too much to charity and then require charity themselves. But once they're about to die, as Mar Ukva was, this concern no longer applies.

While not everyone agrees with this 20% cap – some, for example, say it was relevant only to the unique circumstances of that particular Babylonian town – the underlying point is clear. Giving generously is valued, but not to the extent that it would lead the giver to require charity themselves.

What would it look like to apply this wisdom practically to our giving? There have been many debates about these practicalities, but these are a few principles that can help guide your thinking:

1) When calculating the percentage of your income to give,

do not include unrealized gains. Realized gains refers to money that you've actually received, whether from salary, bonus, interest income, royalties, profits from sales of merchandise, services, or equities or other financial instruments, commissions, or any other amount that leaves you with a net increase in money. What is not included are gains that have not yet been realized, like stocks whose value has risen, but that you haven't sold. All this goes back to Biblical Tithes, which were based on the harvested yield of one's crops or animals rather than the size of one's field or flocks.

2) Because of the emphasis on gains,

it is appropriate to deduct expenses you incurred to earn money, before you calculate the percentage you plan to give. For example, if you needed to hire attorneys to review your contracts, deduct that amount from your total annual gains, the same way you might (depending on your filing status) on your tax return.

3) It is highly debated whether any portion of taxes can count as tzedakah.

Some suggest calculating the percentage one gives on after-tax gains. Others suggest looking at pre-tax gains, but including some amount of tax, particularly amounts that are allocated for social services, as tzedakah itself. Positions on this depend largely on many of the considerations explored in the section on Hard Choices.

How Much to Give - Exercise

Take a look at **this ma'aser calculator**. Privately, input the amounts you feel are relevant and then see how the number compares to your actual annual giving. This calculator is not a definitive resource for calculating ma'aser (Tithe). Rather, it is a tool to help refine your thinking.

After you have this comparison, reflect on the difference and how it might impact your future giving. If in a group, go around and share what is striking you about this experience. Sharing personal information about finances can be sensitive, so feel free to share as little or as much as you feel comfortable with.

If alone, write out your reflections below.

How Much to Give - Texts

Mishneh Torah, Ways of Giving to the Poor, 7:5	משנה תורה, הלכות מתנות עניים, ז' ה'
When a poor person comes and asks for his needs to be met and the giver does not have the financial capacity, he should give him according to his financial capacity. How much? The most desirable way of performing the mitzvah is to give one fifth of one's financial resources. Giving one tenth is an ordinary measure. Giving less [than that] reflects parsimony. A person should never refrain from giving less than a third of a shekel a year. A person who gives less than this has not fulfilled the mitzvah. Even a poor person who derives his livelihood from charity is obligated to give charity to another person.	בא העני ושאל די מחסורו ואין יד הנותן משגת נותן לו כפי השגת ידו וכמה עד חמישית נכסיו מצוה מן המבחר. ואחד מעשרה בנכסיו בינוני. פחות מכאן עין רעה. ולעולם לא ימנע עצמו משלישית השקל בשנה. וכל הנותן פחות מזה לא קיים מצוה. ואפלו עני המתפרנס מן הצדקה חייב לתת צדקה לאחר:
Babylonian Talmud, Ketubot 67b	תלמוד ירושלמי, פאה ח' ח'
When Mar Ukva was dying, he said: Bring me my charity records. He found that it was written there that he had given seven thousand fine dinars to charity. He said: My provisions are light, and the way is far. He got up and spent half of his remaining money on charity. How did he do this? Didn't Rabbi Ilai say: In Usha they instituted: One who spends money on charity should not spend more than one-fifth of his money for this purpose. This restriction on giving too much charity applies only while he is alive, because perhaps he will descend from his holdings and become destitute. But after death, we have no problem with it.	כי קא ניהא נפשיה, אמר: אייתו לי חושבנאי דצדקה. אשכח דהנה כתיב ביה שבעת אלפי דינרי סיאנקי. אמר: זיודאי קלילי ואורחא רחיקתא. קם בצדקה לפלגיה ממוניה. היכי עבד הכי? והאמר רבי אילעאי, באושא התקינו: המבזבז — אל יבזבז יותר מחומש! הני מילי מחיים, שמה ירד מנכסיו. אבל לאחר מיתה לית לן בה.

What to Give

There are many things to give: money, time, services, property, to name just a few. How do we decide which of these to give? And to whom?

To help answer this question, it's essential to ask what we're trying to achieve in the first place. Back in the section on Anonymous vs. Recognized giving, we were introduced to Maimonides' hierarchy of giving. At [*the top of his list*](#) is **empowering someone to be self-sufficient**. Doing so empowers the recipient to not need charity in the future. As the saying goes:

**"Give a man a fish, and you feed him for a day.
Teach a man to fish, and you feed him for a lifetime."**

With this value as a north star, the question becomes what type or mix of giving will most empower the recipient to become self-sufficient. It is important to emphasize that this goal applies not only to the direct recipient of the giving, but also to the ultimate recipient of the giving.

For example, if you give charity to a hunger relief organization, it is important to **consider how that organization itself can become more self-sufficient** (not all organizations will ever become fully self-sufficient, and filling in those gaps is one of the primary jobs of philanthropy; but increasing self-sufficiency is always possible), but it is equally, if not more, important to explore how the organization is helping empower its beneficiaries.

Doing this might require helping the organization receive government grants, offering strategic consulting services, or giving it an up-front investment to develop a plan for directing beneficiaries to job-training resources.

The same logic applies to non-poverty-related causes. Consider for example all the organizations focused in one way or another on Jewish “engagement” or “continuity.” We are not the first generation to be concerned about the future of Judaism. The Talmud **records a debate** between two prominent rabbis – Ḥiyya and Ḥanina – who lived around 100 years after the Temple in Jerusalem had been destroyed, and the Jewish future looked very uncertain. Each one argued that they held the answer to ensuring that “Torah would not be forgotten from Israel.”

Ḥanina said that he could ensure Torah would never be forgotten because, if it were, he would restore it through his intellectual power.

Ḥiyya retorted that he had a better plan that was already in motion. He said he planted flax seeds and then made nets with the harvested flax. He caught deer in the nets and fed their meat to orphans. He then prepared parchment from the deer hides and wrote the five books of the Torah on them. He took the scrolls with him, and went to a town and taught five children the five books, one book per child. He found six other children and taught them the six orders of the Mishnah. He would say to the children: “Until I come back, read each other the Torah and teach each other the Mishnah.”

Immediately after sharing this story, the Talmud notes that the editor of the Mishnah, Judah the Prince, praised Ḥiyya’s approach over Ḥanina’s. [*Elsewhere*](#), the Talmud notes that Ḥiyya’s approach actually prevented the Torah from being forgotten. Sure, it’s an interesting approach. But what makes it any better than Ḥanina’s?

The key difference seems to be that **Ḥanina’s approach totally hinged on Ḥanina**. It required a great, wise leader like him to be the source of Torah. Without him, Torah would in fact be forgotten.

Ḥiyya, however, took a very different approach. Not only was he **self-reliant**, by creating all the materials to produce Torah scrolls, but he **also taught the next generation to be self-reliant** by encouraging them to teach each other the Torah and Mishnah they had just learnt. They weren’t yet experts, but they knew enough to be empowered.

Applying this lesson to Jewish “engagement” and “continuity” efforts, Jewish wisdom points us in an interesting direction with regard to Jewish giving: **it’s wise to give in ways that not only enhance the self-sufficiency of the organizations we give to**, but also in ways that encourage these organizations to **empower the people** they’re serving **to be self-sufficient** in their Jewish lives—that is, to see Judaism as so valuable that they will want to spend their own money on Jewish experiences, as opposed to living Jewish lives that will always be dependent on philanthropic support.

What to Give - Texts

Mishneh Torah, Ways of Giving to the Poor, 10:7	משנה תורה, הלכות מתנות עניים, י' ז'
There are eight levels in charity, each level surpassing the other. The highest level beyond which there is none is a person who supports a Jew who has fallen into poverty [by] giving him a present or a loan, entering into partnership with him, or finding him work so that his hand will be fortified so that he will not have to ask others [for alms]. Concerning this [Leviticus 25:35] states: "You shall support him, the stranger, the resident, and he shall live among you." Implied is that you should support him before he falls and becomes needy.	שמונה מעלות יש בצדקה זו למעלה מזו. מעלה גדולה שאין למעלה ממנה זה המחזיק ביד ישראל שמה ונותן לו מתנה או הלוואה או עושה עמו שתפות או ממציא לו מלאכה כדי לחזק את ידו עד שלא יצטרך לבריות לשאל. ועל זה נאמר (ויקרא כה לה) "והחזקת בו גר ותושב וחי עמך" כלומר החזק בו עד שלא יפל ויצטרך:

What to Give - Texts (2)

Babylonian Talmud, Bava Metzia 85b

When Rabbi Ḥanina and Rabbi Ḥiyya would debate matters of Torah, Rabbi Ḥanina would say to Rabbi Ḥiyya: Do you think you can debate with me? Heaven forbid! If the Torah were forgotten from the Jewish people, I could restore it with my powers of analysis and intellectual acumen. Rabbi Ḥiyya said to Rabbi Ḥanina: Do you think you can debate with me? You cannot compare yourself to me, as I am acting to ensure that the Torah will not be forgotten by the Jewish people.

Rabbi Ḥiyya elaborated: What do I do to this end? I go and sow flax seeds and twine nets with the flax, and then I hunt deer and feed their meat to orphans. Next I prepare parchment from their hides and I write the five books of the Torah on them. I go to a city and teach five books of the Torah on them. I go to a city and teach five children the five books, one book per child, and I teach six other children the six orders of the Mishnah, and I say to them: Until I return and come here, read each other the Torah and teach each other the Mishnah. This is how I act to ensure that the Torah will not be forgotten by the Jewish people. This is what Rabbi Yehuda HaNasi said: How great are the deeds of Rabbi Ḥiyya! Rabbi Yishmael, son of Rabbi Yosei, said to Rabbi Yehuda HaNasi: Are his deeds even greater than the Master's (i.e., yours)? Rabbi Yehuda HaNasi said to him: Yes.

תלמוד בבלי, בבא מציעא פ"ה :

כִּי הוּוּ מִינְצוּ רַבִּי חֲנִינָא וְרַבִּי חִיָּיא, אָמַר לִיה רַבִּי חֲנִינָא לְרַבִּי חִיָּיא: בְּהֵדִי דִידִי קָא מִינְצִית? חֲס וְחֲלִילָה, אִי מִשְׁתַּכַּח תּוֹרָה מִיִּשְׂרָאֵל – מִהֲדַרְנָא לָהּ מִפִּילְפּוּלִי. אָמַר לִיה רַבִּי חִיָּיא לְרַבִּי חֲנִינָא: בְּהֵדִי דִידִי קָא מִינְצִית? דְּעַבְדִּי לַתּוֹרָה דְּלֹא תִשְׁתַּכַּח מִיִּשְׂרָאֵל. מֵאִי עֲבִידְנָא – אֲזִילְנָא וְשִׁדְיְנָא כִּיְתֵנָא וְגַדִּילְנָא נִשְׁבִּי, וְצִידְנָא טְבִי וּמַאֲכִילְנָא בְּשָׂרֵיהּ לְיָתְמִי, וְאָרִיקְנָא מְגִילְתָּא וְכַתְבְּנָא חֲמִשָּׁה חוּמְשֵׁי, וְסִלִּיקְנָא לְמִתָּא וּמְקַרִּינָא חֲמִשָּׁה יְנוּקֵי בְּחֲמִשָּׁה חוּמְשֵׁי, וּמִתְנִינָא שִׁיתָא יְנוּקֵי שִׁיתָא סְדָרִי, וְאִמְרָנָא לֵהּ: עַד דְּהֲדַרְנָא וְאַתֵּינָא אֲקִרֹּ אֲהֲדָדִי וְאַתְנֹ אֲהֲדָדִי וְעַבְדִּי לָהּ לַתּוֹרָה דְּלֹא תִשְׁתַּכַּח מִיִּשְׂרָאֵל. הֵינֵנוּ דְּאָמַר רַבִּי: כְּמָה גְדוּלִים מַעֲשֵׂי חִיָּיא! אָמַר לִיה רַבִּי יִשְׁמַעֲאֵל בְּרַבִּי יוֹסִי: אֲפִילוּ מִמָּר? אָמַר לִיה: אֵין.

What to Give - Texts (3)

Babylonian Talmud, Sukkah 20a	תלמוד בבלי, סוכה כ.
And Reish Lakish follows his line of reasoning stated elsewhere, as Reish Lakish said: I am the atonement for Rabbi Ḥiyya and his sons, as initially, when some of the Torah laws were forgotten from the Jewish people, Ezra ascended from Babylonia and established Torah. Parts of the Torah were again forgotten, and Hillel the Babylonian ascended and established Torah. When parts of the Torah were again forgotten, Rabbi Ḥiyya and his sons ascended established Torah.	ואַזדא ריש לקיש לטעמיה. דאמר ריש לקיש: הריני כפרת רבי חייא ובניו, שבתחלה כשנשתכחה תורה מישראל — עלה עזרא מבבל ויסדה. חזרה ונשתכחה — עלה הלל הבבלי ויסדה. חזרה ונשתכחה — עלו רבי חייא ובניו ויסדוה.



Giving Kindly

In the first generation of rabbis after the Mishnah had been compiled in ~200 CE, there was a rabbi named Yitzhak, who moved from Babylon to the Land of Israel. His teachings are recorded throughout the Talmud, but one that has often surprised people goes as follows:

*“anyone who gives a coin to a poor person receives six blessings,
but whoever comforts a poor person with words receives eleven blessings.”*

Yes, comforting people is very important, but is it really almost twice as worthy of blessing as financially supporting them?

Later commentaries thought that Yitzhak might not have been suggesting these two options as alternatives. The question is not whether to give financial support or comforting words. Rather, Yitzhak was addressing the difference between giving without kind words, on the one hand, versus giving with kind words, on the other.

From this perspective, why did Yitzhak think that giving kindly is so preferable? After all, isn't the impact the same? What's more, isn't giving with kind words impossible if one is giving anonymously (see the chapter on Anonymous vs. Recognized Giving)?

To fully understand Yitzhak's position, we need to explore his understanding of how people relate to money more generally. [Elsewhere in the Talmud](#), Yitzhak is recorded as saying that people constantly look in their purses to check how much money they have, and to make sure they haven't lost any. This is not just an empirical observation about human behavior. It is a psychological insight that people feel attached to their money and hate parting from it.

If this is the case, then giving charity can be painful—increasingly so the more we give. And who knows better how hard it is to part from money than someone who lacks it? As such, it is precisely the recipient of donations, whether an individual or an organization, who will be most sensitive to the pain of the giver.

Being that that is the case...

It is essential that a giver makes clear to the recipient that it is the giver's joy to part with the money to accomplish the purpose for which it is being given.

And such clarity requires sharing that message explicitly. **Giving kindly can fundamentally transform the recipient's experience** in ways that can radically change the emotional experience of receiving.

It can also transform the experience of the giver, making giving a more pleasurable experience, which in turn inspires more giving.

Think about a time that you gave especially kindly. Take 10 minutes and write about the experience. What did it feel like for you? What did you notice about the recipient's reaction?

If in a group, go around and share your stories. After everyone has shared, brainstorm collectively about common themes you noticed in practical steps that can be taken to give kindly and to be more expressive about it. If alone, write down your reflections here:

Giving Kindly - Texts

Babylonian Talmud, Bava Batra 9b	תלמוד בבלי, בבא בתרא ט:
And Rabbi Yitzḥak says: anyone who gives a coin to a poor person receives six blessings, and whoever comforts a poor person with words receives eleven blessings.”	ואמר רבי יצחק: כל הנותן פרוטה לעני – מתברך בנשש ברכות, והמפייסו בדברים – מתברך באחת עשרה ברכות.
Babylonian Talmud, Bava Metzia 21b	תלמוד בבלי, בבא מציעא כ"א :
Come and hear a proof from the mishnah: If one found scattered coins, these belong to him. Why do they belong to the one who finds them; isn't the owner unaware that they fell from him? There too it is in accordance with the statement of Rabbi Yitzḥak, who says: A person is prone to feel his money pouch constantly. Here too, a person is prone to feel his money pouch constantly.	תא שמע: מעות מפוזרות – הרי אלו שלו, אמאי? הא לא ידע דנפל מיניה! התם נמי כדרבי יצחק דאמר: אדם עשוי למשמש בכיסו בכל שעה ושעה. הכא נמי אדם עשוי למשמש בכיסו בכל שעה ושעה.



JEWISH FUNDERS NETWORK

Tying it Together

Tying it Together

After reading through this guidebook, you may be walking away with some clear takeaways for your giving. You also may be left with some degree of information overload and are wondering what, if anything, to do with everything you've learned. This final chapter offers two big picture framings for tying it all together. The first is a process for analyzing your current giving through the lenses we've explored. The second is a couple of rubrics that model how to use this guidebook to address specific questions that you may face.

Analysis of current giving

Start by doing an accounting of all the giving you did in the past year. Make a list of every donation you made, to whom it was given, and the amount of the donation. Once you've made the list, add up the total dollar amount of all your giving.

After you've done that, revisit the section on "How much to give" and consider your current giving in light of Jewish wisdom on this question. Consider whether you want to give more based on this analysis.

Once you've decided on the total amount to give, review your list of current recipients. Review the sections on "Particularistic vs. Universalistic Giving," "Poverty vs. Other Causes," and "Community vs. Health vs. Education," and, in light of these sections, consider and write down whether there are any recipients you want to add or remove from your giving. More broadly, ask: Is there an implicit strategy/prioritization in your current giving? Do you feel like it reflects your actual priorities? Does it fit with the strategy that you thought you were using? Should you consider revising your strategy?

Now, look at your edited list of recipients and your revised amount for total giving. Review the entire chapter on "Why give" and write down your reason for giving to each recipient. Once you have done that, revisit the entire list and write down how you will distribute your total giving amount between your giving areas, more broadly, and specific recipients, more narrowly, based on your reasoning for giving to each.

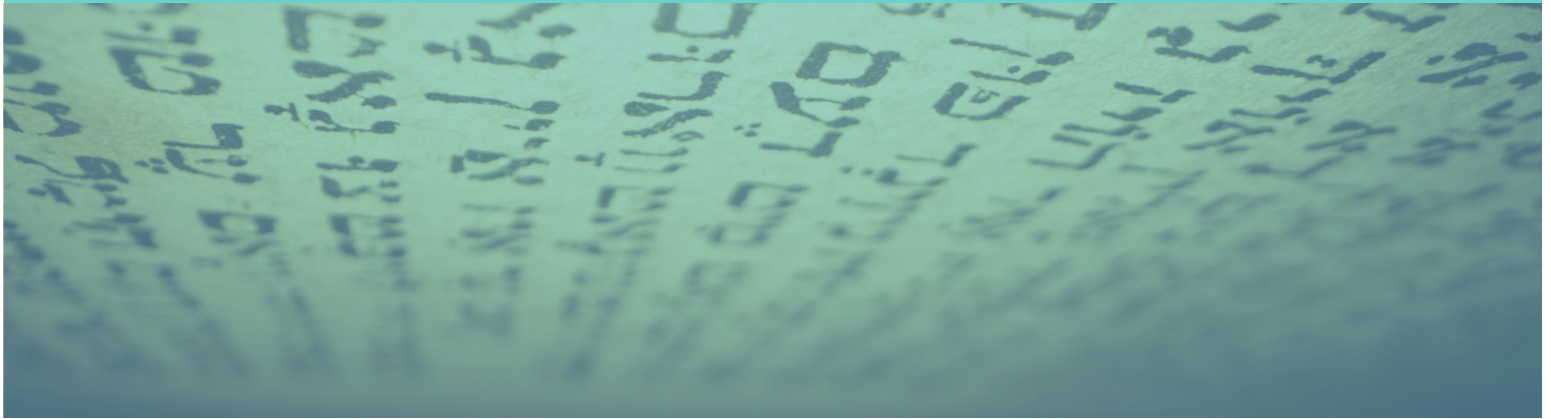
Finally, review the sections on “Anonymous vs. Recognized Giving” and “Giving Kindly” and go through each of the revised recipients, noting (a) whether you plan to give anonymously or in a recognized way, (b) why, and (c) how you can make sure this giving is done kindly.

Rubrics for Common Questions

Specific questions you face are likely addressed by multiple chapters in this guidebook. Instead of offering definitive answers to these questions, the following rubrics are examples of how to use the different sections to answer specific questions:

Question: Should I give directly to the recipient or through an intermediary (e.g., DAF, community foundation, Federation)?	
Anonymous vs. Recognized Giving	Direct giving is generally recognized, whereas indirect giving is usually more anonymous.
Community vs. Health vs. Education; Poverty vs. other Causes	Direct giving allows for more targeted giving in these areas, whereas indirect giving often allows for more diversification and can itself be considered a form of communal support.

Question: Should I give to causes in America or Israel?	
Particularistic vs. Universalistic Giving	Considerations around safety and Jewish wisdom’s “theory of change” are all relevant to these considerations.
Community vs. Health vs. Education; Poverty vs. other Causes	These sections can help assess which underlying needs are more pressing to address.



Concluding Thoughts

Jewish wisdom on giving is vast, nuanced, and endlessly generative. Over thousands of years, sages, communities, and ordinary people have wrestled with questions that remain strikingly relevant today:

Why give? How much? To whom? How should giving be recognized—or not? What does it mean to balance our own growth with the needs of others?

This guidebook has offered a framework for engaging those questions. It has introduced the foundational practices of Gleanings, Forgettings, Corners, and the Tithe for the poor, and shown how they can be adapted to modern life. It has surfaced enduring debates about recognition, fairness, and priorities. And it has highlighted two dimensions of giving that Jewish wisdom insists we keep in tension: the transformation of the self, and the impact on others.

Taken together, these teachings point to a deep truth: giving is not a one-time act, but a lifelong practice. It is not only about distributing resources, but about cultivating a mindset and a way of being in the world.

Giving as Stewardship

Perhaps the most radical idea we have encountered is that what we possess is not ultimately ours. Wealth, skills, and influence are entrusted to us. The question is never simply, What do I want to give away? but rather, How can I best act as a steward of what has come into my hands? This perspective transforms giving from an optional gesture of generosity into an obligation of justice (tzedakah).

It transforms the question from, “Should I give 10% of my gains?” to “Can I justify keeping 90% in my possession?”

Giving as Relationship

Jewish wisdom also reminds us that giving is relational. It can affirm dignity or unintentionally cause shame. It can deepen bonds of friendship or motivate whole communities to act. It can reinforce isolation, or it can weave people into networks of mutual support. Whether anonymous or recognized, public or private, giving shapes the relationships between giver, recipient, and community.

Giving as Self-Cultivation

Finally, giving shapes who we are. Every act of tzedakah is an act of character formation. As Maimonides insisted, repeated small acts can cultivate a generous heart, while Jacob Emden reminded us that bold, concentrated acts of sacrifice also form us. Jewish wisdom does not tell us which path is “right.” Instead, it challenges us to make deliberate choices that align with our values and refine our character. It also transforms us into more giving people, which in turns inspires us to give even more.

An Ongoing Journey

No single book, text, or tradition can offer complete answers to the challenges of how to give. The Jewish approach is less about arriving at certainty and more about engaging the right questions with seriousness, humility, and deliberation. The practice of giving is renewed each day, with each decision, at each opportunity.

We invite you to return to these teachings again and again—not as rules to be followed, but as companions in conversation. Let them sharpen your thinking as Reish Lakish sharpened Rabbi Yochanan’s, and let them guide you toward choices that are both thoughtful and life-giving.

Above all, may your giving bring blessing: to those you support, to the communities you strengthen, and to yourself as you walk the lifelong path of justice, compassion, and generosity.

Appendix I: Foundations

This guidebook explores Jewish wisdom applicable to anyone or any institution. But foundations face a unique set of issues that have not been addressed. These include questions about how to run a foundation well (e.g., strategizing, investing, hiring, managing, firing staff) to the particularities of giving by a foundation (e.g., calculating how the obligation to Tithe interfaces with an endowment). These topics warrant their own guidebook, but this appendix offers Jewish wisdom on three questions that we've heard repeatedly. For each of these three, we've included a few applicable sources, but these are only a beginning

1) Who should Jewish foundations hire?

The first time Jewish wisdom explores the question of hiring, it is when Jethro, Moses' father-in-law visits the Israelites in the Sinai desert. Jethro, who is a seasoned leader of the Midianite people, notices that Moses, who has never before led anything more than a flock of sheep, doesn't have any assistance leading the Israelites. The result is that Moses is exhausted, and the people are not getting the leadership they need. To remedy the situation, Jethro advises Moses to find additional leaders who meet the following four Hebrew criteria (translations are critical here, so we're keeping the original language):

1) anshei chayil – this is often translated as “people” or “men” (anshei) of “valor,” “skill,” or “capability” (chayil). Translating this into contemporary language, these are people who have the skillset and experience to get the job done. It can also be read to mean enthusiastic people who work hard.

2) yirei elohim – this is often translated as “those who are in awe” or “those who fear” (yirei) “God” (elohim). But elohim is actually a description of how we might relate to God rather than a name for God. (In [Exodus](#), for example, God tells Moses that his brother Aaron will speak to Pharaoh on his behalf because of Moses's speech impediment. When describing Moses and Aaron's relationship in this regard, God says that Aaron “will be your mouth, and you will be his elohim.” Clearly, God is not telling Moses that he will be Aaron's God. Rather, as commentaries have suggested, elohim means that which guides.) In the case of a foundation, what guides the foundation should be its mission. So, we might translate this phrase as people who are deeply mission-aligned.

3) anshei emet – anshei means “people” or “men” and emet means “truth” – “people of truth.” This could mean honest people, people who speak truth to power, or both.

4) sonei betza – “those who hate” (sonei) “gain” (betza). This is often translated as people who hate unjust gain or bribes, but it can also mean people who aren’t in it for the money.

Quick Exercise (1)

All too often, foundations focus on the first of these four traits: people with skills. What it would look like if your foundation prioritized the other three in:

- Hiring
- Performance reviews
- Professional development
- Assessing potential grantees

2) How much should foundations give every year?

There are a few questions that must be addressed here. The first is whether the foundation has living donors or not. If it does, then the donors’ total giving, including the foundations’ giving, should consider the calculations explored in the “How much to give” section. (Note that the same logic doesn’t apply to foundation professionals because the money the foundation distributed was never theirs in the first place). If the foundation doesn’t have living donors, then presumably it has an endowment. This leads to the second question.

If a foundation has an endowment, how much of it should it give away every year. Classical sources that encourage giving 10-20% of one’s gains every year almost always refer to individuals. So the question of whether and how this mandate applies to an institution like a foundation requires some extrapolation. One possibility is that it is exactly like an individual, and therefore the same considerations should apply. Another, however, is that a foundation is not like a person, and therefore should be thought of more like communal welfare funds in the past.

Maimonides [*describes*](#) two types of such funds: the kuppah (“container”) and the tamchui (“collection plate”). The details of their distinctions get a bit into the weeds, but the critical part is that they are distributed fully daily, at the most, and weekly, at the least. In other words, they address needs as soon as they arise, as long as they have the means to fund them. Using this model, foundations should give away funds as soon as they have them. Endowments, from this perspective, become obsolete. While there are many distinctions from such communal funds—including the facts that foundations are private and not communal, that they are tax advantaged, and the difference between endowments with returns and non-invested funds—analyzing foundations along this spectrum is one useful approach to start with.

Quick Exercise (2)

Wherever you land in the debate above, consider what is gained and what is lost from each perspective. Giving a percentage of an endowment has the benefit of long-term planning, while sacrificing distributing more money to more needs more quickly. While meeting needs in real time loses out on the strategic benefits of long-term planning afforded by an endowment. Write out a pro and con list for each option and, if in a group, discuss.

3) How much should foundations trust their grantees?

With the rise of “trust based philanthropy,” there is a growing debate about how much funders should trust their grantees. Exploring this question with the help of wise Jewish thinkers throughout the ages offers some unique perspectives on this issue. Of course, this is not just an issue that foundations face, but most individual funders simply don’t have the time or staffing to perform rigorous due diligence on organizations or individuals they give to even if they wanted to.

The Talmud [records](#) a debate between two Third Century rabbis: Huna and Yehudah. Huna said that you should trust someone if they say they need clothes, but not if they say they need food, because it is more embarrassing to say you need clothes. Yehudah, on the other hand, argued the reverse position: trust someone who says they need food, but not someone who says they need clothes, because hunger causes more suffering than lacking clothes. In all other cases, both agree that you should investigate the situation.

The first point that jumps out in this debate is that they both agree that not all requests for giving should be trusted. The giver should have a critical lens in certain cases. The question is what distinguishes those cases and how are they applicable to cases beyond food and clothing.

Quick Exercise (2)

Huna's position—that you should trust someone who says they need clothes—is based on the premise that not having clothes is more embarrassing than not having food, while Yehudah's opposite stance is that not having food causes more suffering. These positions could be stated alternatively as follows: Huna believes that we should trust those asking for money when the risk of not giving to them is that they will experience deep embarrassment, while Yehudah believes the same is only true if they suffer physically if they don't receive funding. If neither of those situations apply, both seem to agree that it is appropriate to investigate their needs.

Quick Exercise

When a foundation considers whether or not to perform due diligence on its prospective grantees, Huna and Yehudah suggest asking what will happen if money isn't given. Do you agree with Huna, Yehudah, or both? Do you believe it is essential to err on the side of trust in order to avoid embarrassment? To avoid suffering? To avoid both? What if the result of not giving wouldn't be embarrassment or suffering, but disappointment?

Appendix II: Quick Dive of Jewish Wisdom for Giving Areas

Earlier chapters of this guidebook explore different perspectives on which types of causes to prioritize in giving. This section expands on those perspectives and offers some brief Jewish wisdom background on different giving areas that have been valued throughout Jewish history.

We invite you to explore this list and consider whether the quick dives in Jewish wisdom for each of these giving areas leads you to consider giving to new causes or to understand your existing giving in a new light.

This is not meant to be an exhaustive list of potential giving areas, nor does it provide a comprehensive analysis of all Jewish wisdom that might be applicable to each area.

Rather, it is intended to offer an example of how Jewish wisdom might support a particular giving area and to open questions about how a particular Jewish-wisdom-driven purpose for that giving area could help focus on how best to give within that area.

Giving Area	Jewish Wisdom
Caring for those in material need	One of the most cited refrains of the Torah is to not oppress the stranger, the orphan, and the widow, who represented those without access to material resources in Biblical times. From leaving the Corners of the fields for them to collect food, to extending non-interest-bearing loans to them, the Torah institutes many mitzvot designed to ensure that their material needs are taken care of. Over the centuries, Jewish wisdom has expanded the concept of tzedakah to ensure that everyone does their part to care for the material needs of those who are lacking.

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<i>Empowering the disenfranchised</i>	The Torah tells a story of a man named Tzelofehad who died without any sons. According to the Israelites' understanding of Jewish wisdom at the time, his daughters would not inherit his land, because only males could do so. The women petitioned Moses, and God agreed that the rules of inheritance should be expanded to include them. Since then, Jewish wisdom follows this ethos by continuing to widen the circles of whom it empowers, from women, to those with disabilities, to those with different sexual orientations or ethnic backgrounds, and more.
<i>Supporting communal institutions</i>	Shortly after departing Egypt, the ancient Israelites began to build their first communal institution: the Tabernacle. Each Israelite was expected to contribute not only to its building, but also to its maintenance. While the Tabernacle and subsequent Temples in Jerusalem have been destroyed, Jewish wisdom has consistently encouraged support of institutions that keep the community together and ensure that its collective needs are met.
<i>Helping non-Jews</i>	The Torah went out of its way to say that Israelites should treat the non-Israelites living in their midst as equals when it came to communal caretaking. After the Jews were exiled, and the Jews' role was inverted from majority to minority, the rabbis still continued this ethos by emphasizing the importance of caring for, and providing <i>tzedakah</i> to, non-Jews in order to follow "the pathways of peace."
<i>Caring for the planet</i>	In Genesis, God tasks humans with "working and caring for" the planet. This charge continues throughout the Torah, which likens humans to the "tree of the field" and prohibits cutting down trees, even during wartime. The need to care for the planet is central in Jewish thought, and some mystical texts go as far as to say that the planet is the divine body itself.

Giving Area	Jewish Wisdom
<i>Fighting discrimination</i>	The Mishnah teaches that all humans descend from Adam so that no person can say that their ancestors are superior to another's. Treating one group of people as inherently better than another is a denial of the principle that all humans are created in the divine image (<i>b'tselem elohim</i>); and, conversely, fighting discrimination is an affirmation of that inherent divinity within each of us.
<i>Centering education</i>	In the central prayer of the <i>Sh'ma</i> , excerpted from Deuteronomy, we regularly affirm the commitment to teach our children. This value is considered so important, that, in certain regards, Jewish wisdom treats teachers as if they are their students' parents. And that learning does not end in childhood. Jewish wisdom sees education as a lifelong pursuit, and equates the importance of the study of Torah to all other <i>mitzvot</i> .
<i>Fostering creative expression</i>	The Talmud teaches that a study hall for Torah is only worthy of the name if it gives rise to creativity (<i>chidush</i>). This creativity, whether intellectual or artistic, is important not only in its own right, but also because it helps inspire new applications of Jewish wisdom that are responsive to a changing world, and sometimes it catalyzes change in the world.
<i>Supporting country</i>	When the Israelites were exiled after the destruction of the first Temple in Jerusalem, Jeremiah beseeched them to strive for peace for the cities in which they would now live. This ethos has guided diasporic communities throughout the centuries, and is particularly relevant in the United States, where Jews have enjoyed unprecedented freedoms.
<i>Supporting Israel</i>	When the Israelites arrived at the Land of Israel after traveling through the wilderness for 40 years, the tribes of Reuben and Gad, and half the tribe of Mennaseh asked to stay on the eastern side of the Jordan River because of the economic opportunities there. Moses agreed on condition that they would join their fellow Israelites in battle when necessary. This set a longstanding precedent that diaspora Jews help fellow Jews in Israel in times of need.

Giving Area	Jewish Wisdom
<i>Prioritizing wellbeing</i>	An early rabbinic Midrash tells a story of Hillel the sage going to the bathhouse. His students asked what he was doing there. He said he was fulfilling a mitzvah. “What Mitzvah?” they asked. He said to look at how well kings take care of their statues; God demands that every human, who is created in the divine image, must care for our bodies and souls even more so.
<i>Disagreeing with purpose</i>	Jewish wisdom teaches that disagreement that aims for a higher purpose (machloket l’shem shamayim) is not only tolerated, but even encouraged, because it helps us get sharper about our ideas, and closer to truth.
<i>Building relationships and community</i>	The Torah’s first existential claim about humans is that it is not good for them to be alone. This insight has been the foundation for Jewish wisdom’s emphasis on family and community, exemplified by the minyan of ten people.
<i>Encouraging self-sufficiency</i>	Jewish wisdom encourages giving of many different kinds, but when Maimonides sifted through them and created a hierarchy, he wrote that the best way to support another person is to help them become self-sufficient. Many commentators have noted that this primacy is based on centering the inherent dignity of every individual to feel that they do not need to rely on others to meet their needs.

