

Tzedaka - Charity

- Rambam teaches that we are obligated to be more careful with fulfilling the mitzvah of Tzedaka than any other positive Torah commandments.
- Tzedaka is different each time. It must be given with a lot of care and attention because each situation is very different.
- David Ha'Melech taught us that to truly fulfill the mitzvah of Tzedaka, we must not only give carefully but we must distribute freely.
- Tzedaka is one of the mitzvot that we must do constantly. It's also one of the only things that stay with us forever, especially after we die.
- When you give Tzedaka, it is not enough to just give money. You must also open your heart and give kind words of encouragement.
- If you know the person who you are giving and they are a member of your community, you must try everything in your power to not only give them with dignity and respect but to also sympathize with them and comfort them.
- "Do not turn away empty handed he whose spirit is crushed, lest he be put to shame (Tehillim 74:21)" - If a stranger comes to your door, you are obligated to give him something, no matter how small.
- There are two types of charity givers. The first type is someone who gives Tzedaka after they have been asked many times; they are called "nossnei Tzedaka" - "givers of charity."
- The second type of charity giver is someone who looks for opportunities to give Tzedaka; they know how special and powerful it is and love doing it. They are called "baalei Tzedaka" - "masters of charity."
- The Torah teaches us that if a needy man is too proud to accept charity, you should lend him what he needs.

- Hashem will listen to the curse of a poor man someone turned down even if the man does not directly curse you.
- If one gives a donation with an attitude, he loses all merit no matter how large the donation was, we must do it with all our heart to earn merit.
- There are eight levels of charity. Level 1: giving a donation or a loan to someone who is about to lose all his money. You may also give him a job.
- Level 2: Giving a donation and you don't know who it is going to and the person does not know who is giving it.
- Level 3: Giving someone a donation in secret so that you don't embarrass them (you know who you are giving to but they don't know).
- Level 4: Opposite of level 3, you don't know who you are donating to but the person knows who gave him the donation.
- Level 5: Giving a poor person a donation before they even ask to save them the embarrassment of asking.
- Level 6: Giving a poor person a generous amount after they have asked you.
- Level 7: If you are unable to give a generous amount, you must still give a small amount and comfort the poor person.
- Level 8: The lowest level of charity is to give Tzedaka with sadness. This level is actually a sin according to the Rambam.
- Giving charity is the biggest protection against danger and death. It will protect against unnatural death and against hell.
- The person who helps the poor is considered as if they helped Hashem Himself.
- Giving charity will also change a bad decree; we learn this from the story of Rabbi Akiva's daughter who escaped death on her wedding day when she donated food to a homeless man.

- Giving charity will protect you from poverty. Hashem tells us to feed the hungry and he will make sure we never hunger.
- A person must give charity according to how much money they have. An average person can give an average amount but a rich person must give a large amount.
- A person must do whatever he can rather than taking charity. However, if they cannot survive, he is obligated to ask and accept Tzedaka.
- Hashem has made poor people and created the mitzvah of charity to allow us to save ourselves from Gehinnom.
- It is a very big sin to donate stolen money. If one cheats in business, it is considered stolen money.
- It is appropriate to give Tzedaka before every prayer.
- It is important to teach young children to give Tzedaka, even if it's only a quarter to each poor person you see. It's best to teach them not to refuse a poor person.
- A single man who donates often will be rewarded with a righteous wife.
- If a family is not considered poor and they have a wedding or a medical expense that they cannot afford, they may collect Tzedaka.
- A person must first provide for his own needs and the needs of his immediate family before he is allowed to give charity.
- If one has parents that are unable to support themselves then his primary Tzedaka obligation are his parents.
- One of the most important forms of charity is to help brides get married. A rich man should always involve himself with providing for poor brides.
- After one passes away, they are asked three questions. One of the questions is whether you have helped people get married.

- The Shulchan Aruch makes it clear that we are allowed to donate to non-Jewish poor people as well as the Jewish poor.
- Anyone who pretends he is blind, crippled, or poor to get charity will not die until they become whatever they said they were.
- Anytime you set aside money for charity, you should pray that it goes to worthy people who truly need it.

