

# Rosh HaShanah's Role as the Beginning of a New Fiscal Year and How It Affects Us

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As the Jewish New Year begins, we find ourselves in the midst of an economic downturn. Even if a person's income or job stability is not affected by the current situation, rising fuel and food costs have affected everyone. While the citizens of the U.S. look to the presidential candidates to provide solutions to this crisis, many of us see Rosh HaShanah as the day where the Almighty will decide the economic fate of each and every individual and the world as a whole.

The current economic situation has forced many people to make difficult decisions regarding their personal budget. In the Jewish community, these decisions include whether to apply for tuition assistance for their children's education and whether to cut back on religious expenses such as "delicacies" for Shabbat and Yom Tov.

In this article, we will present the various approaches in the Talmud and its commentaries on the impact of Rosh HaShanah on the economy. We will discuss what is included in the fiscal decisions of Rosh HaShanah. Furthermore, we will present various Halachic opinions regarding the practical applications of this discussion. This article will not attempt to provide solutions to particular economic situations and its purpose is only to serve as a forum for discussion.<sup>23</sup>

## What exactly is Determined on Rosh HaShanah?

The premise that Rosh HaShanah is the day on which one's annual income is determined is by no means an absolute truth. The Mishna states:

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<sup>23</sup> It should be noted that the notion that the Almighty decides the economic fate of each individual assumes that the individual puts in the proper effort (*hishtadlut*) to ensure that he can support his needs. See *Mesillat Yesharim*, chapter 21, for a discussion of the relationship between the judgment of Rosh HaShanah and *hishtadlut*.

*At four seasons [Divine] judgment is passed on the world: at Passover in respect of produce; at Pentecost in respect of fruit; at new year all creatures pass before Him [G-d] like children of Maron, as it says, 'He that fashioneth the heart of them all, that considereth all their doings'; and on Tabernacles judgment is passed in respect of rain.*

**Rosh HaShanah 16a (Soncino Translation)**

בארבעה פרקים העולם נידון בפסח על התבואה בעצרת על פירות האילן בראש השנה כל באי עולם עוברין לפניו כבני מרון שנאמר היצר יחד לבם המבין אל כל מעשיהם ובחג נידונין על המים.  
**ראש השנה טז.**

- Question: If judgment of man is on Rosh HaShanah, of what significance is the judgment on the grains, the fruit, or the water? Aren't those factors already included in the judgment of man on Rosh HaShanah?

The Rishonim (medieval scholars) present a number of answers to this question. First, Rabbeinu Nissim states:

*Furthermore, I find it difficult that since man is judged on Rosh HaShanah, he is certainly judged on all of his experiences, on his grains, fruit, and all other matters. Therefore, in reality, doesn't all judgment take place on Rosh HaShanah? The answer that I prefer is that these three factors (grain, fruit, and water) are judged for the entire world at three periods of the year listed in the Mishna ... However, on Rosh HaShanah, all creatures pass before Him one by one and their portion of these three is determined.*

**Ran, Rosh HaShanah 3a, s.v. Matnitán**

ותו קשיא לי כיון שהאדם נדון בר"ה ודאי על כל המאורעות שלו דנין אותו על תבואותיו ופירותיו ושאר עסקיו כיון שכן הכל נדון בר"ה וניחא לי שג' דברים הללו נידונין לכל העולם בג' זמנים אלו השנויין במשנתנו וילפי הכי מדאמרה תורה לצבור שיביאו בזמנים הללו שמרצין עליהן אחד אחד בזמנו אבל בר"ה כל באי עולם עוברין לפניו אחד אחד וגוזרין עליו חלקו מדברים הללו.  
**ר"ן ר"ה ג. בדפי הרי"ף ד"ה מתני'**

According to Rabbeinu Nissim, the judgments on Pesach, Shavuot and Sukkot are a global determinant of how much grain, fruit and water will be produced over the course of the year. The specific allocation of those resources is determined on Rosh HaShanah.

Second, Ritva quotes the opinion of Rabbeinu Tam who provides a different answer to this question:

*Even though we recite in the tekiot of Rav: 'And on the countries it is stated (on Rosh HaShanah) which are destined for hunger and which are destined for satiety' which implies that the judgment on hunger and satiety occurs on Rosh HaShanah and not on Passover, one can suggest that when the liturgy discusses hunger and satiety, it refers to a hunger of turmoil where creatures eat and are not satisfied, and that is the judgment that each individual receives on Rosh HaShanah. However, the judgment on abundance of grain or lack thereof is determined on Passover. Rabbeinu Tam also answered the question in this manner.*

**Ritva, Rosh HaShanah 16a, s.v. Matnitán**

ואע"פ שאמר בתקיעות דבי רב ועל המדינות בו יאמר איזו לרעב איזו לשובע דמשמע דבר"ה דנין על השובע ועל הרעב ולא בפסח, י"ל דרעב ושובע דאמרינן התם היינו רעב של מהומה שהבריות אוכלין ואינן שבעין וזה דין האדם בעצמו בר"ה אבל דין ריבוי התבואה או מיעוטה בפסח הוא, וכן פר"ת.  
**ריטב"א ר"ה טז. ד"ה מתני'**

According to Rabbeinu Tam, the judgment on grains, fruit, and water happen throughout the year. However, a wheat farmer's ultimate judgment does not come from how much wheat he is able to harvest. Farmer A may have had a very successful year with grains. However, because farmer A's expenses both on the farm and in his home are greater, his income after expenses is less than that of farmer B, who has had a mediocre year. The judgment of Rosh HaShanah is on a person's discretionary income. This judgment will factor in the revenue from his judgment on the other holidays and increase or diminish other revenues and expenses accordingly.

Third, Ramban in his *Derasha L'Rosh HaShanah* and Ritva note that this issue was already debated by the Tannaim. The Tosefta states:

*All are judged on Rosh HaShanah and their judgment is sealed on Yom Kippur. This is the opinion of R. Meir. R. Yehuda states: All are judged on Rosh HaShanah and the judgment of each is sealed in its time, on Passover on the grains, on Pentecost on fruit, on Tabernacles on water, and judgment of man is sealed on Yom Kippur. R. Yose states: Man is judged each day as it states 'You should remember Him every morning'.*

**Tosefta, Rosh HaShanah 1:12**

הכל נידונין בר"ה וגזר דינו נחתם ביוה"כ דברי ר"מ ר' יהודה אומר הכל נידונין בר"ה וגזר דינו של כל אחד ואחד נחתם בזמנו בפסח על התבואה בעצרת על פירות האילן בחג על המים וגזר דינו של אדם נחתם ביום הכפורים ר' יוסי אומר אדם נידון בכל יום שנאמ' ותפקדנו לבקרים.  
**תוספתא ראש השנה א:יב**

We see from the Tosefta various approaches to the interplay of the judgment of Rosh HaShanah and the judgments of Pesach, Shavuot and Sukkot. Ramban and Ritva assert that we follow the opinion of R. Meir, that all judgments occur on Rosh HaShanah, based on the Rosh HaShanah liturgy:

*This is the day commemorating the beginning of your work, a remembrance of the first day 'For it is a statute for Israel, an ordinance of the God of Jacob.' And on the countries it is stated (on Rosh HaShanah) which are destined for war and which are destined for peace, which are destined for hunger and which are destined for satiety.*

**Mussaf Service for Rosh HaShanah**

זה היום תחלת מעשיך זכרון ליום ראשון כי חק לישראל הוא משפט לאלקי יעקב. ועל המדינות בו יאמר איזו לחרב ואיזו לשלום איזו לרעב ואיזו לשובע.  
**תפילת מוסף לראש השנה**

The prayer's reference to Rosh HaShanah as the day of judgment on hunger and abundance indicates that all matters relating to a person's livelihood are determined on Rosh HaShanah. This prayer does not refute the interpretations of Rabbeinu Nissim or Rabbeinu Tam, but Ramban and Ritva nevertheless use this prayer as evidence that all judgments take place on Rosh HaShanah.

Ramban maintains, however, that Pesach, Shavuot and Sukkot are still significant days for the judgment on grains, fruit and water:

*We can prove this point from the Midrash of R. Akiva 'Why did the Torah command to bring the Omer offering on Passover and why did the Torah command to bring the bread offering on Pentecost and the water offering on Tabernacles, because Tabernacles is the*

וממדרש דר' עקיבה אמת הוא מפני מה אמרה תורה הביאו עומר בפסח, ומפני מה אמרה הביאו שתי הלחם בעצרת ונסכי מים בחג, מפני שהחג זמן גשמי שנה

*time (of judgment) for the rain of the year, etc.' G-d wanted to benefit the Jewish People that they can offer before Him something from each kind in the proper time in order that He can record their merits at the time of judgment on Rosh HaShanah.*

**Ramban, Derasha L'Rosh HaShanah**

וכו' שרצה הקב"ה לזכות את ישראל שיתרצו לפניו בכל מין ומין בזמנו כדי שיכתבם לזכות בשעת הדין בראש השנה.  
רמב"ן דרשה לראש השנה

According to Ramban the Almighty created opportunities to receive merits towards next Rosh HaShanah's judgment on grain, fruit, and water. Those opportunities exist on Pesach, Shavuot, and Sukkot.

- Question: How do these three approaches apply to contemporary times? How do they apply to sectors of business that are not directly affected by agriculture?

The Rishonim don't explicitly discuss how this Mishna applies to a non-agricultural society. It is possible that the Mishna's reference to grains, fruit, and water is indicative of three general categories in which one can categorize all goods and services. Alternatively, it is possible that all sectors that don't relate to grains, fruit, or water are judged on Rosh HaShanah. Grain, fruit, and water serve as exceptions to the rule.

This question requires analysis for the approaches of Rabbeinu Nissim and Rabbeinu Tam. While Rabbeinu Nissim's language implies that only grain, fruit, and water are judged at other times of the year, the current economic situation has certainly taught us that (almost) nobody is immune from the judgment on grain, fruit, and water. When there is an abundance of produce, the price of food is lower and the overall cost of living is less. Additionally, in most businesses, the price of produce somehow impacts operating expenses. According to Rabbeinu Nissim, the judgments throughout the year determine the gross world product. What is allocated to specific individuals is determined on Rosh HaShanah.

According to Rabbeinu Tam, personal income may also be determined at various periods throughout the year. Income that is not dependent on agriculture is either determined on Rosh HaShanah or is included in the judgment on grain, fruit, or water. Personal expenses are determined on Rosh HaShanah.

Ramban's opinion certainly does not require analysis. According to Ramban, all judgments occur on Rosh HaShanah. There is no actual judgment on Pesach, Shavuot, and Sukkot. Rather these holidays provide opportunities to merit a positive judgment on Rosh HaShanah.

R. Yonatan Eibeschutz presents an approach to this question that differs from the approach of the Rishonim:

*One must understand that which we recite in the Mussaf prayer for Rosh HaShanah: 'And on the countries it is stated (on Rosh HaShanah) which are destined for hunger and which are destined for satiety.' This is ostensibly difficult because we have established that on Passover we are judged on grains whether they will provide sustenance or famine, G-d forbid. If so, what is*

אבל יש להבין במה שאנו אומרים בתפלת מוסף ר"ה ועל המדינות בו יאמר איזו לרעב ואיזו לשובע. וקשה לכאורה הא קי"ל בפסח נידונים על התבואה אם שיהי' לשובע או לרזון ח"ו וא"כ מה טיבו של זה שאומרים ברה"ג גוזר איזו לרעב ואיזו לשובע

*the purpose of that which we say that on Rosh HaShanah it is determined who is destined for hunger and who is destined for satiety? You should know that in this regard the Land of Israel is different than all other lands because Israel is the land of the Jewish People. and therefore Nisan is most significant because that is when the Jews left Egypt. For this reason, the dates of kings are recorded from Nisan. Similarly, the Omer is brought from the grains of Israel. Israel is the only country that is judged on Passover on grains. Other lands follow Tishrei for all matters, such as recording the dates of kings, and everyone is judged on Rosh HaShanah. That is why it states: 'And on the countries it is stated,' those countries refer to all countries outside of Israel.*

**Chemdat Yamim, Parshat Mikeitz**

אבל תדעו כי בזה נשתנה א"י מכל שארי ארצות כי א"י סגולה לישראל כנודע וזה הכל בניסן כי בו יצאו ממצרים ולכך מלך ישראל הכל מניסן מונים וכן העומר בא מא"י וא"י היא מדינה פרטית שדנין אותה בפסח על זרע תבואות א"י אבל חו"ל ושארי ארצות הם בכלל נגררים הכל אחר תשרי כמו מלכי א"ה מתשרי והכל נדונים בר"ה וזה שדייק ואומר ועל המדינות בו יאמר היינו חו"ל שהם בכלל מדינות.

**חמדת ימים פרשת מקץ**

According to R. Eibeschutz, there is a difference between the Land of Israel and all other areas. In Israel, the judgments on produce occur on Pesach, Shavuot, and Sukkot. However, in the Diaspora, all judgments occur on Rosh HaShanah. This is why the liturgy specifically references "the countries" in the context of hunger and abundance.

## The Judgment on Expenses

There are two passages in the Gemara that directly deal with the relationship between the judgment of Rosh HaShanah and personal income.

*R. Tahlifa, the brother of Rabinai of [Be] Hozae learnt: The entire sustenance of man [for the year] is fixed for him from New Year's [Festival] to the Day of Atonement, except the expenditure for Sabbaths and the expenditure for Festivals and the expenditure for the instruction of his children in the Law; if he [spent] less [for any of these] he is given less and if he [spent] more he is given more.*

**Beitza 16a (Soncino Translation)**

תני רב תחליפא אחוה דרבנאי חוזהא כל מזונותיו של אדם קצובים לו מראש השנה ועד יום הכפורים חוץ מהוצאת שבתות והוצאת יום טוב והוצאת בניו לתלמוד תורה שאם פחת פוחתין לו ואם הוסיף מוסיפין לו.

**ביצה טז.**

*R. Judah son of R. Shalom preached as follows: In the same way as a man's earnings are determined for him from New Year, so his losses are determined for him from New Year.*

**Baba Batra 10a (Soncino Translation)**

דרש ר"י ברבי שלום כשם שמזונותיו של אדם קצובין לו מראש השנה כך חסרונותיו של אדם קצובין לו מראש השנה.

**בבא בתרא י.**

According to these two passages, both income (*mezonotav*) and expenses (*chesronotav*) are determined on Rosh HaShanah (with the exception of certain expenses). Ramban cites the second passage as a proof to his position that all judgments take place on Rosh HaShanah. Nevertheless, these passages can be explained according to the interpretations of the other Rishonim.

These passages do not present any difficulty for the approach of Rabbeinu Nissim. In fact, they seem to reinforce the idea that personal judgments take place on Rosh HaShanah. Only global resources are judged at other periods of the year. However, one must question how Rabbeinu Tam understands these passages. According to Rabbeinu Tam, expenses seem to be the key component of the judgment of Rosh HaShanah. If so, why do these two passages place a stress on income?

In order to answer this question, we must return to the question of when the judgment on income that does not relate to agriculture takes place. If it takes place on Rosh HaShanah, then we can explain that these passages refer only to miscellaneous income, and not to income related to grain, fruit, and water. If judgment on non-agricultural income does not take place on Rosh HaShanah, one must provide an alternative translation to the terms in these passages. *Mezonotav* does not necessarily mean income. Rather it can be interpreted as income after expenses. *Chesronotav* does not mean expenses, but rather unexpected losses. According to this interpretation, regular expenses are included in *mezonotav* and losses such as stolen property, property damage, and unexpected medical expenses are included in *chesronotav*.

## Applying Rosh HaShanah's Judgment to Daily Life

How does one apply the previous discussion to one's daily life? Let us return to one of the aforementioned passages:

*R. Tahlifa, the brother of Rabinai of [Be] Hozae learnt: The entire sustenance of man [for the year] is fixed for him from New Year's [Festival] to the Day of Atonement, except the expenditure for Sabbaths and the expenditure for Festivals and the expenditure for the instruction of his children in the Law; if he [spent] less [for any of these] he is given less and if he [spent] more he is given more.*

**Beitza 16a (Soncino Translation)**

תני רב תחליפא אחיה דרבנאי חוואה  
כל מזונותיו של אדם קצובים לו  
מראש השנה ועד יום הכפורים חוץ  
מהוצאת שבתות והוצאת יום טוב  
והוצאת בניו לתלמוד תורה שאם פחת  
פוחתין לו ואם הוסיף מוסיפין לו.  
**ביצה טז.**

**The Entire Sustenance of Man** - All profits that he will earn this year in order to sustain himself are fixed. This is how much he will earn this year. And he must be cautious not to spend excessively because he will only be given what was fixed for him.

**Except for the Expenditures of Shabbat** - It was not determined what one will earn for those expenditures and where it will come from. Rather, one will be provided with whatever he is accustomed to over time.

**He is Given Less** - Meaning, he will make less profit.

**Rashi, ad loc.**

**כל מזונותיו של אדם** - כל מה שעתיד  
להשתכר בשנה שיהא נזון משם קצוב  
לו כך וכך ישתכר בשנה זו ויש לו  
ליזהר מלעשות יציאה מרובה שלא  
יוסיפו לו שכר למזונות אלא מה שפסקו  
לו. **חוץ מהוצאת שבתות** - אותה לא  
פסקו לו מה ישתכר לצרכה ומהיכן  
תבואהו אלא לפי מה שרגיל ממציאם  
לו לשעה או לאחר שעה. **פוחתין לו** -  
כלומר ממציאין לו שכר מועט.  
**רש"י שם**

This passage of the Gemara states that expenditures relating to Shabbat and Yom Tov as well as tuition for teaching Torah to children are not included in the judgment of Rosh HaShanah. The

implication is that the primary purpose of this passage is to encourage people to spend money on these items without worrying how they are going to pay for them.

Yet, Rashi's comments indicate that there is another purpose to this passage. Rashi places a stress on the first half of the passage. We are not privy to the results of the judgment of Rosh HaShanah and we have no way of knowing how much money was allocated to us for the year. This is especially true in light of the previous passage that expenses and losses are also determined on Rosh HaShanah. Therefore, even someone with a fixed salary and a watertight contract cannot be too sure what his income after expenses is going to be for the coming year. Rashi tells us that for this reason, one must spend his money wisely and avoid excessive spending. In modern terms, Rashi might recommend maintaining a household budget that conservatively accounts for variable expenditures.

Mishna Berurah notes that one should not take Rashi's comments lightly:

*The Gemara states that a person's income is determined on Rosh HaShanah. Rashi explains: 'And he must be cautious not to spend excessively because he will only be given what was fixed for him.' This is a great moral lesson for our generation, because due to our great sins, many people violate Rashi's comments and don't pay attention to their expenditures and don't avoid excessive spending. There have been many victims of this terrible practice that eventually brings people to theft and corruption and to great embarrassment.*

**Mishna Berurah, Bi'ur Halacha 529:1, s.v. V'Al**

איתא בגמרא מזונותיו של אדם קצובים לו מראש השנה וכו' ופירש"י ליהרהר מלעשות יציאה מרובה שלא יוסיפו לו אלא מה שפסקו לו עכ"ל וזהו תוכחת מרובה על זמנינו שבעו"ה הרבה אנשים עוברין ע"ז ולא ישימו לב איך להתנהג בהוצאות ביתם להרחיק דברים המותרים ורבים חללים הפילה הנהגה הרעה הזו שמביאה את האדם לבסוף עי"ז לידי גזל וחמס וגם לחרפה וכלמה. **ביאור הלכה תקכט:א ד"ה ואל**

Mishna Berurah testifies to a problem in his time of people spending excessively and then falling into all sorts of financial pitfalls. Mishna Berurah's warning is certainly applicable in today's times and to the current financial climate.

While Rashi recommends avoiding any excessive spending during the week, he seems to contrast this approach with one's approach towards expenditures for Shabbat, Yom Tov, and tuition for teaching one's child Torah. R. Ya'akov ben Asher, in discussing the laws of Yom Tov explicitly connects the two parts of the passage:

*Even though every person must limit his spending, he should not be overly limiting on his expenditures for Yom Tov.*

**Tur, Orach Chaim no. 529**

אע"פ שצריך כל אדם לצמצם יציאותיו אל יצמצם בהוצאת י"ט. **טור או"ח ס' תקכט**

According to R. Ya'akov ben Asher, the purpose of the first part of the Gemara's passage is to convey the importance maintaining prudent finances in one's home. The purpose of the second part of the passage is to convey the message that one need not be as conservative when it comes to expenditures for Shabbat, Yom Tov, and tuition for teaching one's child Torah.

However, one must still question if there is an upper limit on expenditures for Shabbat, Yom Tov, and tuition for teaching one's child Torah. Are there expenditures in this area which are deemed excessive? Should one completely ignore these expenditures in preparing a household budget?

These questions are most concretely addressed in a discussion about borrowing money in order to pay for these expenditures. The Gemara, prior to the discussion about these expenditures states:

*R. Johanan said in the name of R. Eleazar son of R. Simeon: The Holy One, blessed be He, said unto Israel: My children, borrow on My account and celebrate the holiness of the day, and trust in Me and I will pay.*

**Beitzah 15b (Soncino Translation)**

אמר רבי יוחנן משום רבי אליעזר ברבי שמעון אמר להם הקדוש ברוך הוא לישראל בני לוו עלי וקדשו קדושת היום והאמינו בי ואני פורע.

**ביצה טו:**

The Gemara implies that if one does not have the means to honor Shabbat and Yom Tov properly, he should borrow money in order to do so. Tosafot question this statement based on a comment of R. Akiva:

*[According to R. Akiva who said:] Make your Shabbat like a weekday rather than become reliant on people.*

**Pesachim 112a**

[לרבי עקיבא דאמר] עשה שבתך חול ואל תצטרך לבריות.

**פסחים קיב.**

According to R. Akiva, if one's financial situation is such that he is left with the choice of either forgoing the additional expenditures necessary to honor Shabbat or to collect money from charity in order to honor Shabbat, one should forgo the additional expenditures. Tosafot ask: instead of collecting from charity, why doesn't this individual borrow money and rely on the guarantee of the Gemara that G-d will return the money?

*That which it states 'make your Shabbat like a weekday rather than becoming reliant on people,' that only applies when he does not have the means to repay a loan.*

**Tosafot, Beitzah 15b, s.v. L'vu**

והא דאמר עשה שבתך חול ואל תצטרך לבריות ה"מ כשאין לו לפרוע.

**תוס' ביצה טו: ד"ה לוו**

According to Tosafot, one may only borrow money for Shabbat expenditures if he has the means of repaying the loan. If he has no current means of repaying the loan, he should not take a loan and should subsist without the additional Shabbat expenditures.

One can question the comments of Tosafot: If in fact there is a guarantee that G-d will repay the money, why shouldn't he take a loan? R. Yehuda Aryeh Leib Alter (the Gerrer Rebbe) answers:

*Even though there is a guarantee from the heavens that one will be reimbursed for expenses relating to the holiness of the day, nevertheless, one may not borrow at someone else's expense based on this, but only if he has the means of repaying the loan through sale of an item.*

**S'fat Emet, Beitzah 15b, s.v. L'vu**

והגם דלמצות קדושת היום מבטיחין לו מן השמים לפרוע מ"מ מצד ממון חבירו אסור ללות על סמך זה ודוקא כשיש לו לפרוע ע"י מכירת חפץ וכדומה כדברי המהרש"ל אז מותר ללות.

**שפת אמת ביצה טו: ד"ה לוו**

One may rely on G-d repaying the loan for his own personal finances, but one cannot impose that level of reliance on others.

It is possible to add that when G-d does repay that loan, it is not clear and obvious what funds were provided for that loan. For example, a person may receive his regular salary only because he spent extra for Shabbat and had he not done so, he might have received a salary cut based on his judgment on Rosh HaShanah. Alternatively, his judgment on Rosh HaShanah may have called for damage to the transmission of his car and now that he spent extra for Shabbat, that damage was averted. Therefore, when it comes to one's own finances, the Gemara states that he should not worry about the additional expenditures and he should feel secure that he will net the same amount regardless of whether he spends extra. However, if he has no assets to repay the loan, he should not borrow money because he may spend G-d's "loan repayment" on his own personal needs without knowing it and eventually default on the loan.

The Vilna Gaon takes a different approach to understanding Tosafot. According to the Vilna Gaon, there is a word that must be amended in the comment of Tosafot:

*The text of Tosafot should read: 'When he does not have someone to borrow from'.*

**Hagahot HaGra, Beitzah 15b, no. 1**

כשאין לו ממי ללוות כצ"ל.  
הגהות הגר"א ביצה טו: אות א

According to the Vilna Gaon, a person who does not have the means to pay for additional Shabbat expenditures should certainly borrow money. When R. Akiva states that it is preferable to forgo additional Shabbat expenditures, he is referring to a case of someone who cannot procure a loan.

Mishna Berurah comments:

*The Vilna Gaon and Bach both imply that if one can procure a loan, he must borrow money and rely on G-d to help him repay the loan. Ateret Zekeinim implies that one should not borrow unless he sees a means of repaying the loan. It would seem that each situation must be dealt with individually.*

**Mishna Berurah, Sha'ar HaTziun 242:12**

כן משמע מהגר"א, וכן כתב הב"ח, דאם יכול להשיג ממי ללוות צריך ללוות ויבטח בה' שהוא יעזרנו לשלם לו. ובעטרת זקנים משמע דלא ילוה אלא אם כן הוא משער שיהיה לו במה לפרוע, ונראה דהכל לפי הענין.

**שער הציון רמב"ב**

According to Mishna Berurah, there are times when one should borrow money and rely on getting repaid from G-d and there are times when one should not do that. Each situation must be dealt with individually.

When Mishna Berurah rules that each situation must be dealt with individually, one of the key factors in making this decision may be how reasonable it will be to pay off the loan. If, for example, a person is swamped in credit card debt and does not see any means of retiring that debt in the near future, he should not spend extravagantly for Shabbat and increase his debt. Rather, his Shabbat and Yom Tov expenditures should be on par with his weekday expenditures

(i.e. they should be kept to a minimum). However, if someone is currently having difficulty with cash flow, but expects that situation to improve over time, it is reasonable for him to take a loan to bridge his current cash flow problem.

The dispute about borrowing money for Shabbat and Yom Tov expenses may be reflective of a more general approach to dealing Shabbat and Yom Tov expenses. According to our version of Tosafot, one's Shabbat and Yom Tov expenses should be guided by what one can afford. According to the Vilna Gaon, one may take a more liberal approach to these expenses.

Nevertheless, perhaps even the Vilna Gaon will agree that there is an upper limit on these expenditures. She'eilat Rav is a collection of questions that were sent to R. Chaim Kanievsky, with R. Kanievsky's very brief replies. The author, R. Yechiel M. Rothschild, asked the following question: According to the Gemara, Shabbat and Yom Tov expenses are not included in one's allotment for the year. Does this mean that one should spend more than he can afford on lavish delicacies or perhaps the Gemara's statement is limited to the purchase of normal Shabbat expenses (such as wine, challah, fish etc.)? R. Kanievsky answered that one should adopt the latter approach and not buy inordinately expensive items for Shabbat<sup>24</sup>. Therefore, it is possible that even the Vilna Gaon will agree that there is an upper limit on one's Shabbat and Yom Tov expenses and if one is having financial difficulties, one should not spend more than what a normal Shabbat meal demands.

## Summary and Closing Thoughts

In this article, we presented the various approaches of the Rishonim in understanding when a person is judged on his personal finances. We showed how these discussions may apply to a non-agricultural society. We then discussed how some of these discussions may practically apply to daily life.

In closing, it is important to note that even after the judgment of Rosh HaShanah is written and sealed, it is still subject to change. The Gemara, in commenting on the various opinion of the Tannaim regarding when the judgment on grain, produce, and water occurs, comments:

*R. Joseph said: Whose authority do we follow nowadays in praying [daily] for the sick and for the ailing? Whose authority? That of R. Jose. Or if you like I can say that it is after all that of the Rabbis, but that at the same time we follow the counsel of R. Isaac. For R. Isaac said: Supplication is good for a man whether before the doom is pronounced or after it is pronounced.*

**Rosh HaShanah 16a (Soncino Translation)**

אמר רב יוסף כמאן מצלינן  
האידינא אקצירי ואמריעי כמאן  
כרבי יוסי ואיבעית אימא לעולם  
כרבנן וכדרבי יצחק דאמר רבי  
יצחק יפה צעקה לאדם בין קודם  
גזר דין בין לאחר גזר דין.  
ראש השנה טז.

The Gemara initially thought that prayer is only significant according to the opinion of R. Yosi that there is a judgment each and every day. [See Tosafot, ad loc, s.v. *K'man*.] The Gemara concludes that everyone agrees that prayer is beneficial even after the judgment is written and sealed.

The Midrash adds that there are other things that can change one's judgment:

<sup>24</sup> She'eilat Rav 1:4

*For R. Judan said in the name of R. Eliezer: Three things annul evil decrees, viz. prayer, charity, and repentance.*

**Kohelet Rabbah 5:6 (Soncino Translation)**

אמר רבי יודן בשם ר' אלעזר שלשה דברים  
מבטלין גזירות רעות ואלו הן תפלה וצדקה  
ותשובה.

קהלת רבה ה:ו

The comment of the Midrash was incorporated into the Rosh HaShanah and Yom Kippur liturgy:

*Repentance, prayer and charity remove the evil decree.*

**Mussaf Services for Rosh HaShanah and  
Yom Kippur**

ותשובה ותפילה וצדקה מעבירין את רוע הגזירה.

תפילת מוסף לר"ה וליוה"כ

The merits of repentance, prayer and charity are strong enough to undo the judgment of Rosh HaShanah. We should perform these activities in times of hardship, not only during the *Yamim Noraim*, but throughout the year.