

**TZEDAKAH SPREADSHEET**

**Line FORM 199 FOR THE MODERN JEWISH FAMILY**

**Instructions**

2 *Tzedakah is often translated as "charity", but it in fact means "righteousness" - so Form 199 addresses not only charity, but other righteous uses of material resources that Judaism instructs, such as sacred spending by the family on Jewish education and ritual observance.*  
 3 *Form 199 (the numerical value of "Tzedakah": tzadee=90; dalet=4; kuf=100; hey=5) was created by Rabbi Daniel Nevins, and adapted by Alex Halbritter (JWW9).*

3	<b>TAX YEAR</b>	Complete Form 199 before Yom Kippur, as part of your experience of <i>heshbon ha-nefesh</i> (religious introspection). For example, you'd "file" on 8 Tishrei 5773 for the Jewish Year 5772.
4	<b>FILING DATE</b>	However, it can also be updated throughout the year, whenever the family allocates for

**SECTION 1 FAMILY NAMES and DATES OF BIRTH**

7	A.	Enter the names (both English and Hebrew) and birthdates (both Civil and Jewish) of each family member (adding or subtracting rows as necessary).
8	B.	- We include <b>each household member</b> so all are engaged in this serious discussion of the family's financial allocations.  - We include <b>Hebrew names</b> to prompt one to <b>think of their identity in Jewish terms</b> .
9	C.	
10	D.	

**SECTION 2 TEVEL (GROSS ADJUSTED INCOME) in the most recent civil tax year**

13	\$ -	Enter here your household's <b>adjusted gross income</b> (e.g. line 43 of U.S. Tax Form 1040).	Subtract these 3 categories from your <b>Adjusted Gross Income</b> that would likely not be understood as "produce" in ancient times:  - <b>Civil taxes</b> : There is precedent in Jewish sources for excluding the amount surrendered for civil taxes from the income taxable for Jewish causes. (Note: Taxes dedicated to social welfare -- food stamps, medicare/medicaid, social security -- perform <i>some</i> of the function of tzedakah, but do not <i>wholly</i> fulfill tzedakah.)
14	\$ -	Enter the total amount of <b>civil taxes</b> paid by your household.	- <b>Peah</b> : Classically, rabbis advised 1.5-2.5% of crops be surrendered to the poor <i>before</i> tithes. Today, we can count funds given to Emergency Food/Poverty Relief for the hungry, poor, or vulnerable -- in your community or around the world, Jewish or not. (This can include communal donations, such as to the Jewish Federation.)  - <b>Direct housing expenses</b> : Classic Jewish tax law does not discuss rent or mortgage expenses, but in our context it would be unrealistic to tithes such expenses. This includes rent, mortgage, and utilities -- <i>not</i> other household expenses like art/decorations, food, or cleaning services -- paid on your <i>primary</i> domicile (not vacation homes).  What remains the Mishnah calls "Tevel" - your "produce" forbidden for personal use until the various tithes have been separated.
15	\$ -	Enter the total amount of <b>Peah</b> (emergency poverty relief funds and communal donations) donated by your family.	
16	\$ -	Enter the cost of your <b>direct housing expenses</b> (rent, mortgage and utilities) for your primary domicile.	
17	\$ -	Subtract lines 14-16 from line 13 and enter the remainder here. This is your <b>Tevel</b> .	

**SECTION 3 MA'ASER RISHON (FIRST TITHE)**

20	\$ -	Multiply line 17 by .1 (10%). This sum is your allocation for the <b>first tithe</b> , whose purpose is to support Jewish religious and educational institutions.	In ancient times, this first 10% tithe (also called Terumah, or priestly offering) supported religious services, e.g. the landless Kohanim priests, and the Levites who ran the Temple, taught Torah, and represented the community.  Today, we apply these funds to the Jewish religious organizations (synagogues, day schools, seminaries, and summer camps) which sustain and deepen Jewish identity.  * Are your children in Jewish day schools or summer camps? Only count the tuition that covers <u>the specifically Jewish content of the program</u> , i.e. the difference in expense between <i>this</i> and a <i>comparable</i> private school or camp.
21	\$ -	Enter here the amount paid to your congregation(s) in the form of dues and donations.	
22	\$ -	Enter here the amount paid by your family for Jewish education for all household members. *	
23	\$ -	Enter here donations made by your family to institutions of Jewish learning.	
24	\$ -	Subtract lines 21-23 from line 20. This is the amount remaining for you to donate to Jewish religious and educational organizations.	

**SECTION 4 MA'ASER SHENI (SECOND TITHE)**

27	\$ -	Multiply line 17 by .09 (9%). This sum is your <b>second tithe</b> .	The second 9% tithe is reserved for a family pilgrimage fund and distributions to the poor.
28	\$ -	Multiply line 27 by .5. This amount is dedicated for your family's Jewish <b>pilgrimage fund</b> for travel to Israel and other Jewish sites. *	<b>Why 9%?</b> The first tithe takes 10% of Tevel, and the second tithe takes 10% of the remaining Tevel (90%) - or 9% of the original Tevel. (Although, it should be noted, some rabbinic sources call for the second tithe to be adjusted up to match the first tithe level.)
29	\$ -	Multiply line 27 by .5. This amount is dedicated to <b>Maaser Ani</b> , poverty relief. Itemize disbursements on this line by categories of poverty relief:	<b>Why pilgrimage &amp; poverty?</b> Classically, according to the Mishnah, in a 7-year cycle: 10% in years 1,2,4 & 5 was for the pilgrimage; 10% in years 3 and 6 supported the local poor; and 100% of crops in year 7 (the sabbatical) were surrendered as "hefker" and made available to the public (which can be considered poverty relief). This 100% in Year 7 complicates our calculations, so we propose simply dividing Ma'aser Sheni equally between its two classical purposes: pilgrimage and poverty relief.  In our day, such money could be allocated to a family's own "ritual" expenses (Israel travel, or even for seders or sukkot), and to donations that ameliorate the poverty of individuals who are elderly, ill, disabled, and isolated.
30	\$ -	Local poverty relief (soup kitchens, homeless shelters, medical and other help for the poor.	
31	\$ -	Global poverty relief (aid organizations)	
32	\$ -	Israeli poverty relief	
33	\$ -	Subtract lines 30-32 from line 29. This is the amount remaining for you to donate to poverty relief.	* Not every family can organize a trip to Israel every year. This travel fund can be banked for several years until there is an opportunity for such travel for one or more family members.

**SIGNATURE and FILING**

36	A.	Please have each household member sign this document and file it with your important family records.  Be sure to complete any remaining allocations within one month of Yom Kippur.
37	B.	
38	C.	
39	D.	