



Releasing Debts, Restoring Dignity

Rabbanit Sharon Rimon

The laws of *Shemitta* that garner most of our attention are those that relate to the “resting” of the land of Israel. However, a less frequently discussed aspect of *Shemitta* – debt relief – also deserves our attention:

“Every seventh year, you shall release your debts. This shall be the nature of the release: every creditor shall remit the due he claims from his fellow; he shall not exact it from his neighbor or his brother, for the release proclaimed is of Hashem” (Devarim 15: 1–2). Although debt relief only takes effect at the end of the *Shemitta* year, the meaning of this fascinating law is bound up together with the other laws of *Shemitta*.

Whether money, land, or fruit, all property ultimately belongs to G-d and not to human beings. Once every seven years, during *Shemitta*, we are reminded that the property is not ours. We are commanded to abandon the fruits in our field and allow everyone to use them as they please, for the fruit belongs to G-d. Along the same lines, we are commanded to release the debts that others owe us. The money we have accumulated is a gift from G-d, and if G-d wills it, it must pass over to someone else.

Debt relief also has another layer of spiritual significance which can be learned from the *mitzvah* to release slaves during the *Yovel* year: “For it is to Me that the Israelites are servants: they are My servants, whom I freed from the land of Egypt, I am Hashem your G-d” (Vayikra 25:55). *Bnei Yisrael* should be enslaved only to Hashem and not to other human beings.

Like the commandment to release slaves, the obligation to cancel debts teaches us that the people of Israel are meant to be servants of G-d and not of man. A loan is a form of a lien. When

a poor man borrows money, he grants the lender significant power over him. A lender can seize his salary or property, pressure him and demand that he work harder to earn money.

Although the lien is justified because the money belongs to the lender, the Torah states the lender’s lien must be limited in scope to emphasize that the borrower is also a servant of G-d, so it is inappropriate for him to be a slave to another.

For the same reason, every seven years, G-d commands the lender to release all debts owed to him. In releasing the borrower from the lien bonds, the lender testifies that G-d is the ultimate Owner and that the borrower is “enslaved” not to the lender but only to G-d.



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The cancellation of debts during the *Shemitta* year also causes a realignment of society. One who has fallen into debt is in a socially inferior position from which it can be difficult to break free. As anyone in financial distress understands, it can be very challenging to break the debt cycle and return to normal life. Consequently, when borrowers are released from their debts, they are given an opportunity to start over and reestablish their place in society.

The economic impact is significant as well. People who are mired in debt and forced to hand over all of their earnings to lenders will often lose the motivation to work and create, further impairing their economic

rehabilitation. On the other hand, a society can only function if its members meet their obligations and repay debts to lenders. And so the Torah offers a balance – while borrowers are generally required to repay their loans, every seventh year, they are given a respite and the freedom to decide how and when to repay them.

The Rabbis teach that even during *Shemitta*, borrowers should repay their debts when possible. But if a borrower is crushed by his loan and unable to lift himself out of poverty, the lender must relinquish the debt. A Torah economy requires a delicate balance of competing values and only functions properly when society maintains a high moral standard and borrowers do not use the debt waiver to make easy money at the expense of others.

The key to maintaining this delicate balance of values is to remember the ultimate purpose of *Shemitta* and the cancellation of loans. The objective, of course, is not to benefit one person at the expense of another but rather to remind the entire nation that all property ultimately belongs to G-d. The *Shemitta* year offers an extraordinary opportunity for human beings to achieve social and economic equality and highlights the spiritual significance of each human being’s dignity in society. All human beings are created in the image of G-d and worthy of serving G-d and G-d alone.

Rabbanit Sharon Rimon teaches Tanach and is Content Editor for the HaTanakh website.