



## ***Do I Take Maaser From Gifts I Receive?***

**(Cash, Presents, Gift Cards, Bills Paid etc.)**

### **5 Categories of Gifts Covered Below:**

1. Cash Gifts
2. Non-Cash Gifts
3. Cash Given for Specific Use
4. Gift Cards (Regular + Visa Gift Credit Cards)
5. Bills/Debts Paid Directly

Note - we are not discussing a) inheritance or b) money given from parent to child. Those are separate topics which we will be"ח cover in future videos. As well, these halachos only pertain to a person who is halachically allowed to be giving maaser according to their financial situation.

### **Cash Gifts**

Maaser is not only separated from money earned or generated, but also applies to other forms of income, such as a monetary gift. The accepted practice is that maaser is given upon receipt of a pure cash gift not intended for any specific use. The exception to this is if the person gives the money under condition that maaser not be taken off. If so, taking maaser would not be allowed. [There is opinion that in such a case, the recipient should take off the maaser amount from different personal funds if he can afford it.] In cases where exempt and not obligated, it is befitting of a wealthy person to still separate maaser.

### **Non-Cash Gifts**

Although there are opinions which include non-cash gifts in maaser, the prevalent custom is not to separate maaser. One reason given is because the whole custom of maaser was only instituted on actual monetary gain.

There is an opinion that if you would have anyway bought that item, to separate maaser. Anyone who wants to be machmir in that case or in general for non-cash gifts (even if wouldn't have bought it) should discuss with a Rav/Posek how to make the proper maaser evaluation.

### **Cash Given For Specific Use**

If cash is given for something specific or a category of use, the accepted practice is not to take off maaser, as we assume the giver's intent was only for that use and nothing else. For example, if it is clear that the money was given to help cover your personal living expenses, it would be exempt from maaser.

The Chazon Ish held that maaser is given in this case as well because the owner wouldn't mind if it is taken off. One who would like to be stringent like so would take off maaser right away or by taking note of the maaser amount and slowly giving it as he is able. The Chazon Ish would agree however, that if the giver of the cash

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makes a condition that it only becomes possession of the recipient AFTER the physical (non-cash) item is bought, that there would be no maaser obligation, as he was of the opinions above that non-cash gifts are not subject to maaser. [see above “Non-Cash Gifts”]

We previously discussed this topic of using money for things other than what the giver specifically intended and what to do if indeed used otherwise – video #70 ([click here to view](#))

## **Gift Cards**

### **Regular Gift Cards**

The prevalent custom cited by the Poskim is that regular gift cards that can be redeemed at one or even a variety of stores for items are not subject to maaser. One reason given is that maaser only applies to something you can actually deposit into your bank account, which cannot be done with the value on the gift card.

### **Visa Gift Card Credit Cards**

Visa (and other companies) offer pre-loaded credit cards which can be given as a gift and used to pay for items just like any regular credit card. Although this cash amount cannot be directly deposited into your bank account, there are services such as Venmo or Paypal which can be used to get cash out of the credit card. The question then arises if such Visa gift cards are subject to maaser? The answer is that since it is not currently the common practice for people in general to do that and pull out the cash from Visa gift cards, then it would not be subject to maaser as well. If it does one day become common practice to do so, then it could possibly be subject to maaser upon further Rabbinical research. (For cash vouchers which are normally redeemed for cash, then yes, maaser would be taken off) In this case (Visa credit card gift card), it is befitting of a wealthy person to give maaser.

## **If Recipient Sells The Non-Cash Items or Gift Cards etc.**

If the non-cash items or gift card etc., is ever sold for cash, then maaser would need to be given from the money received in the sale (if no maaser was taken off originally). - *[It was not verified at time of this writing if also applies in cases where a sale is against the giver’s wishes/conditions if maaser would be given]* -

## **Bills or Debts Paid Directly**

Regarding someone who has a bill or debt which is paid by another person as a gift, it depends on how the person is paying the bill. If there is no option for the recipient to get the actual cash from the giver (for example, the giver wants to make sure 100% the money goes toward paying the bill), then there would be no maaser obligation. However, if there is the ability to get cash, then it is subject to difference of opinion amongst the Poskim.

However, if the payment is made because of a pre-arrangement with one’s employer where they take money from your salary and directly pay for your insurance bill, tuition, etc. then would be subject to maaser, as its coming from a legal monetary debt owed to you and is just like cash (and nothing related to a gift).

*Please note that these are only GUIDELINES, as the circumstances and laws can vary greatly from case to case. It is important to be in touch with a competent Rav or Posek to assess the final halacha accordingly.*