PRUZBUL – INSTRUCTIONS & FORM

Jewish law obligates every Jewish person to cancel, after the culmination of the Shemita year, various types of debt due to him or her. This does not apply to a debt owed to Beis Din.

If a creditor executes a Pruzbul, he or she is not obligated to cancel debts. A Pruzbul may be executed at any time before the end of the Shemita year. However, since a Pruzbul covers only debts already existing at the time of its execution, it is usually implemented at the very end of the Shemita year, shortly before Rosh Hashana of the post-Shemita year.

When a creditor arranges for the execution of the Pruzbul form below before three men acting as a Beis Din, debts owed to him or her are transferred by the creditor to the Beis Din, so that the debts will continue to be in force after the end of the Shemita year, and the Beis Din then authorizes the creditor to collect on their behalf.

A Pruzbul is only effective if the debtor owns real property. The property does not need to be worth the amount of the debt. If the debtor does not own property, the creditor must first give the debtor some land before the Pruzbul is executed.

The form below was prepared by HaRav Moshe Heinemann shlit’a. The reader is encouraged to consult his or her rav for further explanation and guidance.

Instructions

In the Pruzbul below, the name should be filled in as:
פלונית בת פלוני למשפחת פלוני for a man, or פלונית בת פלוני למשפחת פלוני for a woman.

If the Pruzbul is written:
- in 2022 – the year should be filled in as תשפ"ב.
- in Baltimore – the city name should be filled in asמתת אלטימאר.
- on Erev Rosh Hashana (2022) – it should be dated יבז רוש השנה תשפ"ב.

The creditor should say in front of Beis Din:

ן שאנו זterrit מקושט זמן שיש לי חובות בשתק 베קל פל על חכם זחיי פלוס כל בי דרי משכין שכנני
לשלוחם כל זterrit שאראת חתנקת זו לشدد יום הפרובוק
alternatively, the creditor should say:

“This year is the Shemita year, and I have documented and non-documented debts that I am owed, and I submit to you, the Beis Din, every debt due to me, so that I shall be allowed to collect them whenever I wish, as ordained by Hillel.”

The Pruzbul forms appear in Hebrew and English on the next page.
Pruzbul

On __________, the __________day of ____________, [fill in the year]
In the city of __________________________, we three individuals signed below have come together to form a Beis Din, and the lender _________________________________ has come and told us that, due to the fact that this year is the Shemita year, and that he has documented and/or undocumented loans that are due to be repaid to him by others, he is transferring all of his loans to the Beis Din such that he will be able to collect all of these loans at any time that he wishes, as per the regulations established by our Sages, in accordance with Hillel’s institution of the Pruzbul document.

Judge ____________________________________________

Judge ____________________________________________

Judge ____________________________________________