



# STAR-K KOSHER CERTIFICATION

Updated Elul 5782/August 2022

## 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"á*. 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:

**פלוני בן 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 as **מתא באלטימאר**.
- on *Erev Rosh Hashana* (2022) – it should be dated **ביום ראשון בשבת תשע ועשרים יום**.

The creditor should say in front of *Beis Din*:

**הן שנה זו היא שנת השמיטה ויש לי חובות בשטר ובעל פה על אחרים והריני מוסר לכם בית דין שכל חוב שיש לי שאגבנו כל זמן שארצה כתקנת חז"ל שתיקן הלל פרוזבול**

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.

## פרוזבול

ביום \_\_\_\_\_ בשבת, \_\_\_\_\_, יום לחודש אלול, שנת חמשת  
אלפים \_\_\_\_\_ לבריאת העולם למנין שאנו מונין כאן מתא \_\_\_\_\_,  
במותב תלתא בי דינא כחדא הוינא ואתא לקדמנא  
\_\_\_\_\_ למשפחת \_\_\_\_\_

המלוה ואמר לפנינו הן שנה זו היא שנת השמיטה ויש לי חובות בשטר ובעל פה על  
אחרים והריני מוסר לכם בית דין שכל חוב שיש לי שאגבנו כל זמן שארצה כתקנת חז"ל  
שתיקן הלל פרוזבול.

נאום \_\_\_\_\_ דיין  
נאום \_\_\_\_\_ דיין  
נאום \_\_\_\_\_ דיין

## 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 \_\_\_\_\_