

When a person accepts upon himself to give צדקה, the צדקה must be paid before three רגלים have passed. It is therefore extremely important that when a person gets an עליה and makes a מי שבירך, he be cognizant that he accepted upon himself to give צדקה. Ideally, בלי נדר should be said. Similarly, if a person makes a pledge over the phone he must be aware that this is a נדר, and he is עובר בל תאחר if he does not pay within three רגלים.

The ש"ך writes that if there are no עניים, he may be מפריש the money and wait beyond שלש רגלים until he finds an עני.