



جَابَطَانُ الدِّينِ إِيمَانٌ وَسُلْطَانٌ
JABATAN AGAMA ISLAM SELANGOR

PLANNING YOUR FINANCIAL AFFAIRS



Let us strive to increase our *taqwa* of Allah *Subhaanahu Wata'aala* to attain utmost *taqwa*, with obedience in upholding the *Sharee'ah*, implementing all of the Commands of Allah, and abstaining from all of His prohibitions,

so that we may attain a blissful life in this world and the Hereafter. With the *taqwa* that we strive to achieve, indeed we hope that we will continue to guided and led in attaining the Pleasure of Allah *Subhaanahu Wata ‘aala.*

Wealth and money are bounties
from Allah *Subhaanahu
Wata 'aala* bestowed upon His
servants as a test on the strength
of their *imaan* and *taqwa* in
managing such *ni 'mah*.

In addition, they are also necessities that will greatly aid in the well-being of life of this world.

The topic of today's *khutbah* is
“Planning Your Financial Affairs.”

Indeed, the wealth and money
that we possess are all *amaanah*
from Allah that are burdened
upon us. Therefore, they must
be properly managed,
organized, and well spent
according to the

guidelines of the *Sharee'ah*, so as to guarantee prosperity in this life and the Hereafter. Every bit of money that we earn and spent will definitely be questioned about in the Hereafter.

This is the reality that we should engrain and hold as key principle of our lives in the planning of our wealth and financial matters. Abu al-Barzah al-Aslami *radiyAllaahu ‘anh* reported

that Rasulullah *sallAllahu 'alayhi wasallam* said: “The two feet of the servant will not cease (from standing before Allah) on the Day of Judgment until he is asked about four things:

on his life and how he spent it; on his knowledge and what he did with it; on his wealth and where he earned it and how he spent it; and on his body and in what way he utilized it.”

(at-Tirmidhi: *saheeh*)

It is clear from this *hadeeth* that every bit of our wealth and money will be questioned about for they are *amaanah* belonging to Allah that was lent to us.

Hence, we must ensure that they are to be well-managed and adheres to good

financial planning.

Financial planning is a very important matter that should be well and efficiently thought out, as a vital step in attaining the success of building a good life.

Those that plan their financial affairs well will secure comfort and happiness in their lives.

This is from among the Islamic principles that should be engrained and embedded in the lives of

every Muslim. It is only with careful and successful financial planning that one will be capable of performing good deeds and charity with the wealth possessed.

Among the measures that must be taken in the financial planning of every Muslim are:

- 1- To ensure that one's source of income is *halaal* and avoid any *haraam* sources such as bribery, usury, gambling, theft, and others.

This is a very important measure in attaining the *barakah* of our livelihood and safeguarding the monthly financial capability.

Allah *Subhaanahu Wata'aala* mentions in al-Qur'an:

“Then eat of what Allah has provided for you [which is] lawful and good. And be grateful for the favor of Allah, if it is [indeed] Him that you worship.”

(an-Nahl 16:114)

2- To oversee the spending and manage it well. Give priority to basic necessities such as essential needs for oneself and the household like food and drink, accommodation, and monthly expenses,

before spending on other things such as leisure, vacation, and entertainment. Make a list of primary expenses that are to be fulfilled first, and whatever remains

from that can then be used for other matters that are suitable to our financial capability.

Every family member must be trained to spend wisely so as to avoid wastefulness.

We should not easily give out money to our family members without restriction and justified cause. Let us look at the advice from Allah *Subhaanahu Wata 'aala* in this verse:

“And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness.”

(an-Nisaa’ 4:5)

3- Allocate part of the wealth solely for charitable work and good deeds, in attaining the *barakah* in the provision that Allah had bestowed upon us. Continuous in giving charity, helping those

in need especially from amongst family members, and generous contribution towards Islamic and communal cause. Take heed, for the charity that we perform, our provision will be increased and become blessed.

Is it not true that with every cent
that we give in charity, the
angels will pray for its
recompense? Such is the
blessing promised by Allah for
His servants who generously
give away their wealth to those

in need. Abu Hurayrah
radiyAllaahu ‘anh reported the
Prophet *sallAllaahu ‘alayhi
wasallam* as saying:

“There is never a day wherein
servants (of God) get up at
morning, but are not visited by
two angels.

**One of them says: “O Allah,
give him more who spends
(for the sake of Allah),” and
the other says: “O Allah,
bring destruction to one who
withholds.””**

(Muslim)

4- Allocate a part of the wealth for savings. This savings is essential to provide aid and comfort in times of difficulty. Every Muslim should ensure that he is well-prepared for the

days to come with thorough planning and adequate preparation. Hence, they will be spared from begging and seeking sympathy from others in the time of need. With savings, Muslims will

be able to better manage their family economy (expenditure). Islam encourages for wealth to be increased or invested, but only through means that conforms to *Sharee'ah* guidelines and valid in Islam,

such as through the *mushaarakah* or *mudaarabah* scheme. If pursued, then the pillars and conditions of these concepts must be adhered to at all times throughout the investment period.

In addition to that, let us not forget our very responsibility upon the wealth that Allah has bestowed upon us, which the obligation of *zakaat*. In reality, *zakaat* purifies our wealth and hearts from sins

and mistakes, and it also increases blessings for us in this life and the Hereafter.

Allah *Subhaanahu Wata‘aala* says in al-Qur‘an:

“Take, [O, Muhammad], from their wealth a charity by which you purify them

and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”

(at-Tawbah 9:103)

Amongst the important points discussed in today's sermon are:

1- Wealth and money are

amaanah from Allah

Subhaanahu Wata'aala

bestowed upon mankind as

means to achieve a good and blessed life. Therefore they are to be dispensed in ways that are pleasing

to Allah *Subhaanahu Wata‘aala*

2- Islam encourages Muslims to

earn wealth, to produce, and effectively plan on its proper usage in ensuring prosperity in this world and the Hereafter.

3- Islam strongly promotes for the wealth to grow and develop so that its fruits can be benefited by the masses through *zakaah*, trade, commerce, investment, and charity.

“And know that your properties and your children are but a trial and that Allah has with Him a great reward.”

(al-Anfaal 8:28)

بَارَكَ اللَّهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ وَنَفَعَنِي وَإِيَّاكُمْ
بِمَا فِيهِ مِنَ الْأَيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ
تِلَاوَتُهُ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ. أَقُولُ قَوْلِي هَذَا
وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِيْ وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِينَ
وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ
وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ
إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ

**O Allah, You are the Almighty Lord,
we are grateful unto You for having
bestowed upon us Mercy and
Blessings, nourishing us to strive
to continue in strengthening the
Muslim nation especially the state
of Selangor, as an advanced,
progressive, peaceful, and
benevolent state.**

**We beseech and beg You, Ya Allah,
to strengthen our *imaan*, increase
our good deeds, strengthen our
unity, increase our provision,
enrich us with beneficial
knowledge, nourish our soul with
beautiful *akhlaaq*, guide us to the
Path that is Pleasing to You,**

protect us from Your severe tribulations such as the long drought, severe flooding, disease outbreak, violence and instability, poverty, and others, so that our land will become more peaceful and blessed.

**Oh Allah, we ask You to open up
the hearts of the Muslim *ummah*
especially in Selangor, to fulfill
their *zakaat* obligation as You had
decreed in al-Qur'an. Bless the
lives of those who have fulfilled
their *zakaat* obligation, loving and
caring for the poor and needy.**

**Purify their wealth and soul
so that they will live
according to that which
pleases You. Protect the poor
and needy from disbelief and
everlasting poverty.**

Allaahumma ameen



DI SEDIAKAN OLEH :

BAHAGIAN KHUTBAH,

JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :

UNIT TEKNOLOGI MAKLUMAT,

JABATAN AGAMA ISLAM SELANGOR