



جَابَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ  
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 *radhiyAllaahu '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 *sallAllahu ‘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 اللهُ لِيْ وَلَكُمْ فِي الْقُرْآنِ الْعَظِيْمِ وَنَفَعَنِي وَإِيَّاكُمْ  
بِمَا فِيْهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيْمِ وَتَقَبَّلْ مِنِّي وَمِنْكُمْ  
تِلَاوَتَهُ إِنَّهُ هُوَ السَّمِيْعُ الْعَلِيْمُ. أَقُولُ قَوْلِي هَذَا  
وَأَسْتَغْفِرُ اللهَ الْعَظِيْمَ لِيْ وَلَكُمْ وَلِسَائِرِ الْمُسْلِمِيْنَ  
وَالْمُسْلِمَاتِ وَالْمُؤْمِنِيْنَ وَالْمُؤْمِنَاتِ الْأَحْيَاءِ مِنْهُمْ  
وَالْأَمْوَاتِ فَاسْتَغْفِرُوهُ  
إِنَّهُ هُوَ الْغَفُوْرُ الرَّحِيْمُ

**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.**

***Allaahummaa ameen***



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**DI SEDIAKAN OLEH :**

**BAHAGIAN KHUTBAH,**

**JABATAN AGAMA ISLAM SELANGOR**

**ILLUSTRASI OLEH :**

**UNIT TEKNOLOGI MAKLUMAT,**

**JABATAN AGAMA ISLAM SELANGOR**