



جَابَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ  
JABATAN AGAMA ISLAM SELANGOR

# ***FINANCIAL PLANNING FOR PROSPEROUS LIVING***

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Let us altogether  
strive to increase our  
*taqwa* of Allah  
*Subhaanahu Wa*  
*Ta'aala* by performing

**all of His Commands  
and avoiding all of  
His prohibitions. May  
we all attain succes  
in this world and the  
Hereafter.**

The title of the *khutbah* this time around is

...

# ***FINANCIAL PLANNING FOR PROSPEROUS LIVING***

#bahagianpengurusanmasjid

**Verily, wealth and money that we possess are truly *amaanah* (trust) from Allah entrusted upon us. Hence, it must be administered, planned, and spent according to the guidelines of the**



*Sharee'ah.* Every Ringgit that we earned and spent will definitely be questioned about in the Hereafter. This is the reality that we must engrain within our life principles in planning our

wealth and financials.

In the *hadeeth* of

‘Abdullah ibn Mas‘ood

*radiyAllaahu ‘anh,*

Rasulullah ﷺ said:

***“...About his  
wealth, how did  
he earn it and  
how did he  
dispose of it...”***

***(at-Tirmidhi)***



**Therefore, we must ensure that our money is managed safely and precisely according to the financial planning that we have formulated.**

Good financial planning intends to attain the *maqasid ash-Sharee'ah* (higher objectives of the *Sharee'ah*), whether in terms of *darooriyyaat*, *haajiyyaat*, or *tahsiniyyaat*.

*Darooriyyaat* are basic necessities that are essentials in our lives such as food, clothing, and shelter. *Haajiyyaat* are non-essential matters that are needed by many of us to function and

live our lives such as having transportation and telephone. While *tahsiniyyaat* refers to possessions in the form of convenience or pleasure, which are

**additions to the  
existing wealth such  
as owning more than  
one home or several  
vehicles.**

**Among the steps in financial planning that must be undertaken by every Muslim individuals are:**



**First: To ensure that the source of income is purely *halaal* (lawful) and avoiding *haraam* (unlawful) sources such as bribery, *riba* (usury), gambling, theft,**

and so on. Allah  
*Subhaanahu Wa*  
*Ta'aala* mentions in  
verse 29 of soorah  
an-Nisaa':

***“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.”***

**Second: Monitoring the expenses and controlling it with prudence.**

**Prioritize basic necessities as provision (*nafaqah*) for the self and family such as food, drink, shelter, and**

**monthly loan payments,  
before spending on other  
needs such as  
entertainment and  
vacation plans. List out all  
of the main expenses that  
are to be paid off, after  
that the remainder can be**

utilized for other matters, according to our financial capacity. As the saying goes, “*Ukur Baju di Badan Sendiri*” (meaning: living within one’s means). Every family member must be



**educated so that they  
will spend wisely in  
avoiding excessiveness.  
Do not easily surrender  
our money to the family  
members without  
supervision and definite**

objectives. Allah  
*Subhaanahu Wa  
Ta'aala* firmly  
asserted in verse 5 of  
soorah an-Nisaa':

***“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.”***

**Third: Allocate a portion of our wealth for charitable contribution so that we will attain blessings from the *rizq* (sustenance) that Allah had bestowed upon us. Let us instill within us the**

passion to make *infaaq*  
(give charity), aiding  
family members that are  
in need, contributing to  
religious and  
community activities,  
and many others.

Remember that by giving away our wealth, our *rizq* will increase and further blessed. Not only that, making *infaaq* will cause our *rizq* to not become constricted



and always  
compensated. Allah  
*Subhaanahu Wa  
Ta'aala* mentions in  
verse 39 of soorah  
Sabaa':

***“Say, “Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers.””***

**Fourth: Allocate a portion of our income earned as savings. Savings are required in ensuring wellbeing and ease in times of difficulty. Every Muslim must ensure that he or she is always ready**

**to endure the coming days with careful planning and thorough preparation. The Muslim must always remain safeguarded from begging others and soliciting sympathy from**

**others in times of need.**

**Islam also advises us to  
have our wealth  
expanded and invested.  
However, such  
investment activities must  
be in accordance with the**

***Sharee'ah*** rulings and lawful in Islam, such as investment through ***mushaarakah*** (partnership) and ***mudaarabah*** (profit-sharing partnership). The concepts of ***mudaarabah***

and *mushaarakah* must be strictly adhered to in abiding by its pillars and fulfilling its conditions throughout the duration of the investment period.



Furthermore, let us not forget our responsibilities upon the wealth bestowed by Allah *Subhaanahu Wa Ta'aala* upon us, namely the zakaat obligation. Zakaat has the very role to purify

**our wealth and soul  
from filth and sins, as  
well as increasing  
blessings in our lives in  
this world and the  
Hereafter.**

To conclude our *khutbah* today, let us derive the following lessons:

**First: The Muslim *ummah* must ensure that all wealth are attained through lawful means and according to the *Shara'*, and that they are spent in ways that are pleasing to Allah  
*Subhaanahu Wa Ta'aala.***

**Second: The Muslim *ummah* must have solid financial planning so as to ensure its own survival and the wellbeing of the family especially after the moratorium period has been lifted by the banks.**

**Third: The Muslim *ummah* is encouraged to expand its wealth so that its benefit can be enjoyed by the masses through zakaat, commerce, investments, and continuous charity (*'amal jaariyah*).**

***“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he***




***says, “My Lord, if only  
You would delay me for  
a brief term so I would  
give charity and be  
among the righteous.”***


***(al-Munaafiqoon 63:10)***



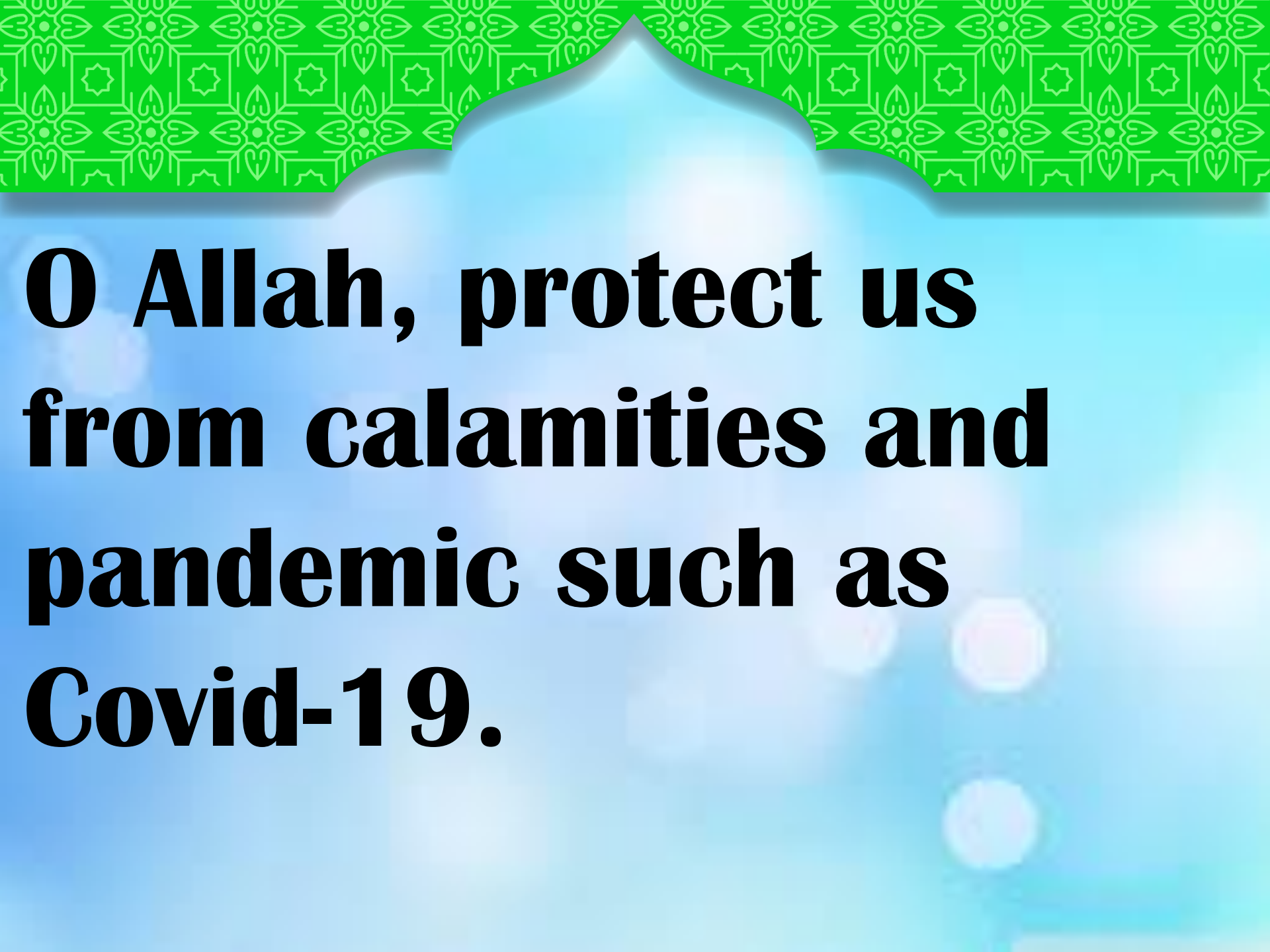
**THE SECOND  
KHUTBAH**



**O Allah, You are the Lord  
that is All Mighty, we are  
grateful to You for having  
bestowed upon us *rahmah*  
and blessings upon this  
state that continues to**



**prosper and progress, and  
that its residents remain  
united, under the auspices  
and leadership of our Ruler  
as the Head of Islamic  
affairs in this state.**



**O Allah, protect us  
from calamities and  
pandemic such as  
Covid-19.**





**ILUSTRASI INI  
DISEDIAKAN OLEH**

**unit khutbah  
bahagian pengurusan masjid**