The Blessings and Responsibilities of Wealth

15-minute standard · Free English Friday sermon

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First Khutbah — Arabic Opening

Innal hamda lillah,
nahmaduhu wa nasta‘eenuhu wa nastaghfiruhu,
wa na‘oodhu billahi min shuroori anfusina
wa min sayyi’aati a‘maalina. ▶ Audio

إِنَّ الْحَمْدَ لِلَّهِ، نَحْمَدُهُ وَنَسْتَعِينُهُ وَنَسْتَغْفِرُهُ، وَنَعُوذُ بِاللَّهِ مِنْ شُرُورِ أَنْفُسِنَا وَمِنْ سَيِّئَاتِ أَعْمَالِنَا.

Man yah-dihi-llahu falaa mudilla lah,
wa man yud-lil falaa haadiya lah. ▶ Audio

مَنْ يَهْدِهِ اللَّهُ فَلَا مُضِلَّ لَهُ، وَمَنْ يُضْلِلْ فَلَا هَادِيَ لَهُ.

Wa ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah,
wa ash-hadu anna Muhammadan ‘abduhu wa rasooluh. ▶ Audio

وَأَشْهَدُ أَنْ لَا إِلَٰهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ.

Yaa ay-yuhal-ladheena aamanut-taqul-laha haqqa tu-qaa-tihi
wa laa tamootunna illaa wa antum muslimoon. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ حَقَّ تُقَاتِهِ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ.

Yaa ayyuhan-naasu-ttaqu rabbakumul-ladhee khalaqakum min nafsin waahidah,
▶ Audio

يَا أَيُّهَا النَّاسُ اتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ نَفْسٍ وَاحِدَةٍ،

wa khalaqa minhaa zawjahaa,
wa baththa minhumaa rijaalan katheeran wa nisaa'aa. ▶ Audio

وَخَلَقَ مِنْهَا زَوْجَهَا، وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً.

Wattaqullahal-ladhee tasaa'aloona bihi wal-arhaam.
Innallaha kaana 'alaykum raqeebaa. ▶ Audio

وَاتَّقُوا اللَّهَ الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ، إِنَّ اللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا.

Yaa ayyuhalladheena aamanu-ttaqullaha wa qooloo qawlan sadeedaa. ▶ Audio

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَقُولُوا قَوْلًا سَدِيدًا.

Yuslih lakum a'maalakum wa yaghfir lakum dhunoobakum. ▶ Audio

يُصْلِحْ لَكُمْ أَعْمَالَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ.

Wa man yuti'illaha wa rasoolahu faqad faaza fawzan 'azeemaa. ▶ Audio

وَمَنْ يُطِعِ اللَّهَ وَرَسُولَهُ فَقَدْ فَازَ فَوْزًا عَظِيمًا.

Ammaa ba'd. ▶ Audio

أَمَّا بَعْدُ.

Fa inna asdaqal hadeethi kitaabullah, ▶ Audio

فَإِنَّ أَصْدَقَ الْحَدِيثِ كِتَابُ اللَّهِ،

wa khayral hadyi hadyu Muhammadin sallallahu 'alayhi wa sallam, ▶ Audio

وَخَيْرَ الْهَدْيِ هَدْيُ مُحَمَّدٍ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ،

wa sharral umoori muh-dathaa-tuhaa,
wa kulla muh-dathatin bid‘ah,
wa kulla bid‘atin dalaalah,
wa kulla dalaalatin fin-naar. ▶ Audio

وَشَرَّ الْأُمُورِ مُحْدَثَاتُهَا، وَكُلَّ مُحْدَثَةٍ بِدْعَةٌ، وَكُلَّ بِدْعَةٍ ضَلَالَةٌ، وَكُلَّ ضَلَالَةٍ فِي النَّارِ.

First Khutbah — English

My dear brothers in Islam,

I advise myself first, and then all of you, to have taqwa of Allah.

Fear Allah, be aware of Allah, and remember that one day we will stand before Him and answer for how we earned and spent the wealth He gave us.

Today's khutbah is about something that affects almost every part of our lives.

Something that can bring comfort to our families, help those in need, and become a source of great reward.

But something that can also lead us into sin if we are not careful.

The blessings and responsibilities of wealth.

My dear brothers in Islam,

We all need money.

We need food, clothing and somewhere to live.

We need to provide for our families, educate our children and prepare for unexpected difficulties.

And there is nothing wrong with wanting to earn a good living.

Islam does not teach us that being wealthy is sinful.

A person may have a successful business, own a beautiful home and enjoy many blessings while remaining a sincere servant of Allah.

But we must remember something important.

Wealth is a blessing, but it is also a responsibility.

Allah says in Surah At-Taghabun, (verse 15):

“Your wealth and your children are only a test for you.”

Think about this reminder.

Money is not simply something we own and spend however we wish.

It is also something through which Allah tests us.

He tests us through how we earn it.

How we spend it.

Whether we are thankful.

And whether we remember those who have less than us.

My dear brothers in Islam,

Sometimes, a person has very little money but remains patient and grateful.

Another person has enormous wealth but is never satisfied.

He buys a bigger house, but soon wants an even bigger one.

He purchases an expensive car, but becomes unhappy when someone buys something better.

And no matter how much money he earns, he continues feeling that he does not have enough.

My dear brothers in Islam,

We should never allow our happiness to depend entirely on how much money we have.

The Prophet Muhammad, Sallahu Alayhi wa Salam, taught us a beautiful lesson about this.

In Sahih al-Bukhari, (Hadith 6446), the Prophet, Sallahu Alayhi wa Salam, said:

“Wealth is not in having many possessions, but rather (true) wealth is feeling sufficiency in the soul.”

Think carefully about these words.

A person may have a modest income but feel content with what Allah has given him.

He provides for his family.

He enjoys his home.

He appreciates his health.

And he sleeps peacefully at night.

Another person may possess millions but constantly worry about making more.

My dear brothers in Islam,

True contentment is a blessing that money alone cannot buy.

This does not mean we should stop working hard or improving our financial situation.

It means that while we work towards a better life, we should remain thankful for what we already have.

My dear brothers in Islam,

Another responsibility that comes with wealth is earning it through halal means.

We cannot cheat people and then believe that the money will bring blessings simply because we use it to provide for our families.

A businessman must deal honestly with his customers.

An employee must fulfil the work he is paid to perform.

And a seller must not deliberately hide serious problems with something he is selling.

Money earned through dishonesty is not worth the consequences of disobeying Allah.

Our families deserve to be supported through honest earnings.

And we should remember that Allah knows what people may never discover.

My dear brothers in Islam,

We must also learn to spend our wealth responsibly.

Sometimes, people earn good money but remain under constant financial pressure because they spend far more than they need.

They purchase expensive things simply to impress others.

They borrow money to maintain a lifestyle they cannot afford.

And they become so concerned about appearing successful that they forget their actual responsibilities.

My dear brothers in Islam,

There is nothing wrong with enjoying halal things.

But we should never confuse enjoying Allah's blessings with wasting them.

Allah says in Surah Al-Isra, (verse 27), that those who waste are brothers of the devils.

This is a serious warning against wastefulness.

Being able to afford something does not always mean we need to buy it.

Sometimes, the wiser decision is to save for our family's needs, repay a debt or help someone who is struggling.

My dear brothers in Islam,

Wealth also comes with the responsibility of helping others.

Allah has not given every person the same amount of money.

Some families live comfortably.

Others struggle to pay their rent.

Some parents can easily provide food and clothing for their children.

Others worry about how they will pay their next bill.

And sometimes, people who are struggling financially are too embarrassed to ask for help.

My dear brothers in Islam,

If Allah has given us more than we need, we should remember those who are less fortunate.

Give charity.

Support families in difficulty.

Help someone who has lost his job.

And contribute towards beneficial projects that serve our communities.

The wealth we give sincerely for Allah's sake can benefit us long after the money has left our hands.

My dear brothers in Islam,

We must also remember the obligation of Zakat.

When a Muslim's qualifying wealth meets the necessary conditions, paying Zakat is not simply a generous choice.

It is an obligation.

That wealth includes a right belonging to those who are entitled to receive it.

We should learn how to calculate our Zakat correctly and ensure that we fulfil this responsibility.

And beyond Zakat, there are many opportunities to give voluntary charity.

Even a small amount can make a difference to someone in need.

My dear brothers in Islam,

There is another danger that comes with wealth.

Allowing money to become more important than our relationship with Allah.

Sometimes, a person becomes so focused on his business that he begins neglecting his salah.

He has time for meetings.

Time for customers.

And time for every financial opportunity.

But when the time for prayer arrives, he convinces himself that he is too busy.

My dear brothers in Islam,

What benefit is there in gaining wealth if it causes us to neglect the One who provided it?

Our work and businesses are important.

But our obedience to Allah must remain a priority.

And we should never forget that wealth cannot protect us from death.

One day, our homes, cars, businesses and bank accounts will remain behind.

Someone else will take possession of them.

But we will answer for how we earned and used them.

My dear brothers in Islam,

The Prophet Muhammad, Sallahu Alayhi wa Salam, reminded us of this responsibility.

In Jami at-Tirmidhi, (Hadith 2417), the Prophet, Sallahu Alayhi wa Salam, taught that on the Day of Judgment, a person will be questioned about his wealth, including how he earned it and where he spent it.

Think about those two questions.

How did you earn your money?

And **how did you spend it?**

These are questions we should be asking ourselves while we still have the opportunity to make changes.

My dear brothers in Islam,

Let us remember that wealth itself is not the measure of success.

Some of the wealthiest people in this world may have little peace in their hearts.

And some people with very little may be among the most beloved servants of Allah.

What matters is our faith, our obedience and how we use the blessings entrusted to us.

May Allah place barakah in our earnings.

May Allah protect us from haram wealth, greed and wastefulness.

May Allah help us fulfil the rights of our families and those in need.

And may Allah make our wealth a means of earning His pleasure rather than a cause of regret, Ameen.

End of First Khutbah — Asking for Forgiveness

Aqoolu qawlee haadhaa,
wa astaghfirullaha lee wa lakum,
wa li saa'i-ril muslimeena min kulli dhanb.
Fastaghfirooh, innahu huwal ghafoorur raheem. ▶ Audio

أَقُولُ قَوْلِي هَذَا، وَأَسْتَغْفِرُ اللَّهَ لِي وَلَكُمْ، وَلِسَائِرِ الْمُسْلِمِينَ مِنْ كُلِّ ذَنْبٍ،
فَاسْتَغْفِرُوهُ، إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ.

Sit briefly between the two khutbahs.

Second Khutbah — Arabic Opening

Alhamdulillahi rabbil 'aalameen, was-salaatu was-salaamu 'alaa ashrafil anbiyaa'i wal mursaleen, nabiyyinaa Muhammadin, wa 'alaa aalihi wa sahbihi ajma'een.
▶ Audio

الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ، وَالصَّلَاةُ وَالسَّلَامُ عَلَى أَشْرَفِ الْأَنْبِيَاءِ وَالْمُرْسَلِينَ،
نَبِيِّنَا مُحَمَّدٍ، وَعَلَى آلِهِ وَصَحْبِهِ أَجْمَعِينَ.

Ash-hadu an laa ilaaha illallahu wahdahu laa shareeka lah, wa ash-hadu anna Muhammadan 'abduhu wa rasooluh. Ammaa ba'd. ▶ Audio

أَشْهَدُ أَنْ لَا إِلٰهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. أَمَّا
بَعْدُ.

Second Khutbah — English

My dear brothers in Islam,

Again, I advise myself and all of you to have taqwa of Allah.

We have spoken about the blessings and responsibilities of wealth.

But now we need to ask ourselves:

How can we use our money in ways that please Allah?

My dear brothers in Islam,

The first thing we must do is make sure our earnings are halal.

Be honest in your work.

Deal fairly with your customers.

Fulfil your agreements.

And never knowingly take money that belongs to someone else.

If you have earned money through dishonesty, make sincere tawbah and take steps to correct the wrongdoing.

The second thing we should do is fulfil our financial responsibilities.

Provide for your family according to your means.

Pay your debts.

Give people what you owe them.

And avoid spending money on unnecessary luxuries while neglecting important obligations.

Our families and those who have rights over us should not suffer because of our poor financial decisions.

My dear brothers in Islam,

The third thing we can do is make charity part of our lives.

Do not wait until you become wealthy before helping others.

If you can give a small amount regularly, do so.

If you can help someone find employment, help them.

And if you can contribute towards something beneficial, remember that Allah knows your intention.

My dear brothers in Islam,

We should also teach our children how to handle money responsibly.

Teach them that wealth comes through effort and Allah's provision.

Teach them not to waste.

Teach them to appreciate what they have.

And teach them that helping others is more important than constantly trying to impress people.

Most importantly, let them see us practising these lessons ourselves.

My dear brothers in Islam,

Allah reminds us in Surah Al-Qasas, (verse 77), to use what He has given us to seek the home of the Hereafter, without forgetting our share of this world.

What a beautiful balance.

We can work hard.

We can provide for our families.

We can enjoy the halal blessings Allah has given us.

But we must never forget our final destination.

The best use of wealth is not simply to improve our lives today, but also to prepare for the life that comes after death.

My dear brothers in Islam,

One day, every one of us will leave this world.

The money we saved will remain behind.

Our possessions will belong to others.

And we will stand before Allah with the deeds we performed.

So let us become Muslims who earn honestly, spend responsibly and give generously.

May Allah grant us halal and blessed provision.

May Allah help those who are struggling financially.

May Allah protect our children from greed and dishonesty.

May Allah make us thankful for what we have.

And may Allah allow us to use our wealth to earn His mercy and enter Jannah, Ameen.

Closing Dua — Arabic Transliteration

In-nal-laaha wa ma-laaa-e-ka-ta-hoo yu-sal-loo-na 'alan-na-bee,
yaaa ay-yu-hal-la-thee-na aa-ma-noo sal-loo 'a-lay-hi wa sal-li-moo tas-lee-maa.

▶ Audio

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ، يَا أَيُّهَا الَّذِينَ آمَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا.

Allah humma Sali wa salam wa barik ala Muhammadin wa ala alley Muhammad

▶ Audio

اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ.

Allahummaghfir lil-muslimeena wal-muslimaat, wal-mu'mineena wal-mu'minaat, al-ahyaa'i minhum wal-amwaat. ▶ Audio

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ، وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ، الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ.

Rabbanaa zalamnaa anfusanaa, wa illam taghfir lanaa wa tarhamnaa, lanakoonanna minal-khaasireen. ▶ Audio

رَبَّنَا ظَلَمْنَا أَنْفُسَنَا وَإِنْ لَمْ تَغْفِرْ لَنَا وَتَرْحَمْنَا لَنَكُونَنَّ مِنَ الْخَاسِرِينَ.

Rabbanaa aatinaa fid-dunyaa hasanah, wa fil-aakhirati hasanah, wa qinaa 'adhaaban-naar. ▶ Audio

رَبَّنَا آتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ.

Final Khutbah Closing — Arabic Transliteration

Ibaadallah,
innallaha ya’muru bil-‘adli
wal-ihsaani
wa eetaa’i dhil-qurbaa,
wa yanhaa ‘anil fahshaa’i wal-munkari wal-baghy.
Ya‘izukum la‘allakum tadhakkaroon. ▶ Audio

عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ، وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ، يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ.

Wa akhiroo da3wanal humdoolilahi rubul Alameen.
Wa Aqimis-salaah. ▶ Audio

وَآخِرُ دَعْوَانَا أَنِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ. وَأَقِمِ الصَّلَاةَ.