

Debt, responsibility, and financial dignity

Debt can burden the mind, strain relationships, and tempt a person toward avoidance. Islam joins compassion for hardship with seriousness about repayment.

CENTREPIECE Surah al-Baqarah 2:280, Sahih al-Bukhari 2400

FIRST KHUTBAH

1. Hardship deserves time and mercy

Allah commands creditors to grant respite to a debtor in genuine difficulty and says that forgiving the debt is better still (al-Baqarah 2:280). Financial strength should produce mercy, not humiliation.

2. Ability creates responsibility

The Prophet (peace be upon him) called delay by a wealthy debtor an injustice (Bukhari 2400). A person who can repay should not hide, postpone, or spend freely while another person's right remains outstanding.

3. Bring the debt into the light

Write down what is owed, speak honestly with the creditor, agree on a realistic plan, and stop taking new unnecessary debt. Shame grows in secrecy. Responsibility begins with a clear number and the next payment.

SECOND KHUTBAH

Return to the centrepiece and gather the message around one honest change connected to debt, responsibility, and financial dignity.

Suggested closing: O Allah, protect us from sin and debt, provide lawful sufficiency, and help us return every right to its owner.

PREPARATION NOTES

1. Read every cited verse or hadith in full before using it.
2. Add one example your own congregation will recognise.
3. Check questions of fiqh and recognised disagreement with a qualified local scholar.

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