

Wealth is a trust

Why everything in your bank account is a deposit, not a possession. Zakat, sadaqah, and the day you will be asked.

CENTREPIECE Surah at-Taghabun 64:15, Sunan at-Tirmidhi 2417

FIRST KHUTBAH

1. Allah owns it; we hold it

Every dirham, every paycheck, every house we live in was given to us as a test (Surah at-Taghabun 64:15). The question on the Day of Judgement is not how much we accumulated; it is how we spent.

2. Zakat is the floor, not the ceiling

2.5% annually on qualifying wealth is the obligation. Sadaqah, sadaqah jariyah, and supporting family are what's beyond it. The Prophet (peace be upon him) said: charity does not decrease wealth (Muslim 2588).

3. The day of the four questions

The feet of the slave will not move on the Day of Judgement until he is asked about four things, including his wealth, where he earned it from and where he spent it (Tirmidhi 2417, sahih). Two questions, not one. Source matters as much as destination.

SECOND KHUTBAH

Return to the centrepiece and gather the message around one honest change connected to wealth is a trust.

Suggested closing: Allahumma barik lana fima razaqtana, O Allah, place blessing in what You have provided.

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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