

SUPPLICATIONS FOR PAYING OFF DEBT

- Urwa رضي الله عنه narrated that Ayesha رضي الله عنها informed him that the Messenger of Allah ﷺ used to supplicate in his *ṣalah* and said:

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اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْتَمِ وَالْمَغْرَمِ.

O Allah! Indeed I seek refuge in You from sin and debt.

Someone said: “O Messenger of Allah ﷺ! How often you seek refuge from debt!” Prophet ﷺ replied: “If a man gets into debt, when he speaks, he lies, and when he makes a promise, he betrays it.” [Ṣaḥīḥ al-Bukhārī: 2397]

- Abdullah bin 'Amr رضي الله عنه narrated that the Messenger of Allah ﷺ supplicated with these words:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ غَلْبَةِ الدَّيْنِ وَشِمَاتَةِ الأَعْدَاءِ.

O Allah! Indeed I seek refuge in You from becoming overpowered by debt and the rejoicing of enemies. [Sunan Nasā'i: 5490]

- Anas bin Malik رضي الله عنه narrated that the Messenger of Allah ﷺ said to Abu Talha رضي الله عنه: Look for a child from among your children who can serve me. Abu Talha mounted me behind himself on his ride and took me. Whenever the Messenger of Allah ﷺ rested during a journey, I would serve him. I would often hear him supplicate:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ وَالْعَجْزِ وَالْكَسَلِ وَالْبُخْلِ وَالْجُبْنِ
وَضَلَعِ الدَّيْنِ وَغَلْبَةِ الرِّجَالِ.

O Allah! Indeed I seek refuge in You from grief, sadness, weakness, laziness, miserliness, cowardice, being overcome by debt, and being overpowered by men.

[Ṣaḥīḥ al-Bukhārī: 5425]

- Ali رضي الله عنه narrated that a slave came to him and said: “Indeed I am not capable of my *kitabah* so aid me.” He said: “Should I not teach you words that the Messenger of Allah ﷺ taught me? If you had a debt upon you similar to the mountain of *Sīr*, Allah would fulfill it for you. Say:

اللَّهُمَّ اكْفِنِي بِحَالِكَ عَنْ حَرَامِكَ وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ.

O Allah! Suffice me with Your *ḥalal* (lawful) instead of Your *ḥaram* (unlawful), enrich me with Your favours so that I am not dependent upon anyone except You.

[Sunan al-Tirmidhī: 3563]

- Anas رضي الله عنه narrated that the Messenger of Allah ﷺ said to Maaz رضي الله عنه: “Shall I teach you an invocation with which if you supplicate, and even if your debt is equal to the mountain of Uhad, Allah ﷻ will make you pay it. O Maaz! say:

اللَّهُمَّ مَا لِكَ الْمُلْكِ تُوتِي الْمُلْكَ مِنْ تَشَاءُ وَتَنْزِعُ الْمُلْكَ مِمَّنْ تَشَاءُ
وَتُعِزُّ مَنْ تَشَاءُ وَتُذِلُّ مَنْ تَشَاءُ بِيَدِكَ الْخَيْرُ إِنَّكَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ رَحْمَانُ

الدُّنْيَا وَالْآخِرَةَ، وَرَحِمَهُمَا تُعْطِيَهُمَا مَنْ تَشَاءُ، وَتَمْنَعُ مِنْهُمَا مَنْ تَشَاءُ، إِرْحَمْنِي
رَحْمَةً تُغْنِينِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ.

O Allah! Owner of Sovereignty, You give sovereignty to whom You will and You take sovereignty away from whom You will. You honour whom You will and You humble whom You will. In Your hand is [all] good. Indeed, You are over all things competent. O Entirely Merciful of the world and the hereafter and O Especially Merciful of them both! You grant them both (the world and the hereafter) to whom you will and You prevent from them both whom you will. Enrich me with such mercy that I am not dependent upon anyone except You.” [Ṣaḥīḥ al-Targhīb wa al-Tarhīb: 1821]

➤ Suhail رحمته reported that whenever one of us would intend to sleep, Abu Saleh رحمته would command us to lie on the right side and say:

اللَّهُمَّ رَبَّ السَّمَاوَاتِ وَرَبَّ الْأَرْضِ وَرَبَّ الْعَرْشِ الْعَظِيمِ رَبَّنَا وَرَبَّ كُلِّ شَيْءٍ
فَالِقِ الْحَبِّ وَالنَّوَى وَمُنْزِلِ التَّوْرَةِ وَالْإِنْجِيلِ وَالْفُرْقَانِ أَعُوذُ بِكَ مِنْ شَرِّ كُلِّ
شَيْءٍ أَنْتَ آخِذٌ بِنَاصِيَتِهِ اللَّهُمَّ أَنْتَ الْأَوَّلُ فَلَيْسَ قَبْلَكَ شَيْءٌ وَأَنْتَ الْآخِرُ فَلَيْسَ
بَعْدَكَ شَيْءٌ وَأَنْتَ الظَّاهِرُ فَلَيْسَ فَوْقَكَ شَيْءٌ وَأَنْتَ الْبَاطِنُ فَلَيْسَ دُونَكَ
شَيْءٌ اقْضْ عَنَّا الدَّيْنَ وَأَغْنِنَا مِنَ الْفَقْرِ.

O Allah! O Rabb of the heavens, and Rabb of the earth, and Rabb of the great throne, our Rabb and Rabb of everything, One who cleaves the grain and the seed, and One who sent down the Torah and the Gospel and the Criterion, I seek refuge from the evil of all the things You have grasped by their forelock. O Allah! You are the first and there is nothing before You, You are the final and there is nothing after You, You are the Ascendant and there is nothing above You, and You are the Intimate and there is nothing besides You. Remove from us our debts and enrich us against poverty. [Ṣaḥīḥ Muslim: 6889]

◆ SUPPLICATE FOR ONE WHO GIVES A LOAN

بَارَكَ اللَّهُ لَكَ فِي أَهْلِكَ وَمَالِكَ.

May Allah bless you in your family and your property. [Ṣunan al-Nasā'i: 4687]

◆ SUPPLICATE FOR ONE WHO RETURNS A LOAN

أَوْفَيْتَنِي أَوْفَى اللَّهِ بِكَ.

You have returned my complete right, may Allah give absolute reward to you too. [Ṣaḥīḥ al-Bukhārī: 2305]

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