

# EMPOWER

## TOOLKIT 2022

A GUIDE TO ADULTING



# CONTENTS



- Introduction.....3
- Goals Setting.....4
- Stepping into the Working World
  - i. Navigating Career Challenges.....7
- Managing Anxieties in Navigating Adulthood
  - i. Navigating Adulthood.....11
  - ii. Tips on taking care of one's Well-Being.....15
- Managing Responsibilities
  - i. Individual responsibilities.....17
  - ii. Roles.....18
  - ii. Marriage.....20
- Managing Finances
  - i. CPF.....23
  - ii. Understanding Debts.....25
  - iii. Savings.....26
  - iv. Investments.....28
- Dua List.....31
- Reference List.....34

# INTRODUCTION

Assalamualaikum adult-to-be,

Welcome to the eMpower Toolkit 2022, where we will talk about all-things-adulthood. The journey of adulthood is without a doubt daunting, scary and full of uncertainties. Adulthood may mean always being confused, and that is okay.



Honestly, nobody really knows when they become an adult. It's something that just sort of happens. One day, you wake up and realize that there are new roads to take and new mountains to conquer. You'll have new responsibilities and possibly different hats to put on.

But what does it really mean to be an adult? Maybe it's when you graduate university, or maybe it's when you get married. Everyone probably has different definitions but whatever you choose to go with, there's really no one true answer. And really, there doesn't need to be one. We all have our own way of doing things and approaching life. And that is perfectly fine.

While this toolkit is not meant to be a comprehensive guide, we hope it offers a gist of what adulthood may be in the near future. We hope to provide basic knowledge and guide you to understand your present goals and access what you intend to achieve in the future. Make preparations to enter the workforce, manage your finances, and ensure your well-being on top of it all.

Let's Power On & Go Far! You can do it, adult-to-be.

With love,  
eMpower 2022

# GOALS SETTING

Goals setting is important in helping you understand yourself and your priorities so that you can work towards them. It gives you a clear focus on what is important to you and offer clarity in your decision-making process.



## The First Step

to setting goals is asking yourself questions.

- What are most important to you at the moment?
- Having a stable career? Starting a family? Supporting your parents? Being able to enjoy your single life?
- What are some of the actions you want and need to take right now and in the future in order for you to reach your goals?

- Short-term goals can be completed within a six-month to three-year time frame
- Long-term goals may take anywhere from three to five years (or even longer).
- In many cases, long-term goal requires and consists of many smaller, short-term goals.

## Short-term & Long-term Goals



# GOALS SETTING

## SMART Goals



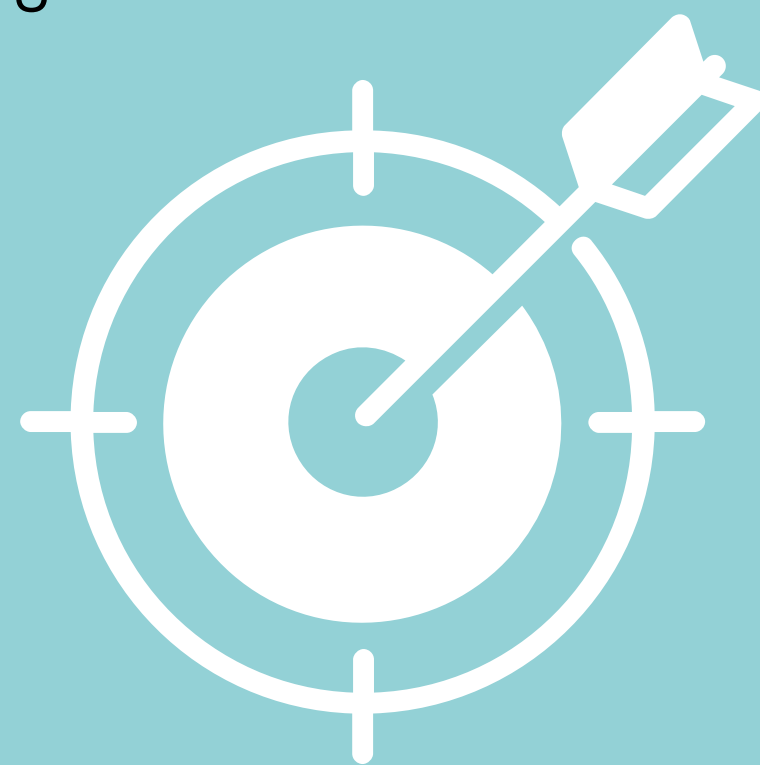
**Specific** – Set clear and precise goals

**Measurable** – Set quantifiable goals to allow yourself to track your progress

**Achievable** – Ask yourself whether your goals are realistic and reasonable

**Relevant** – Ask yourself why you are setting such goals

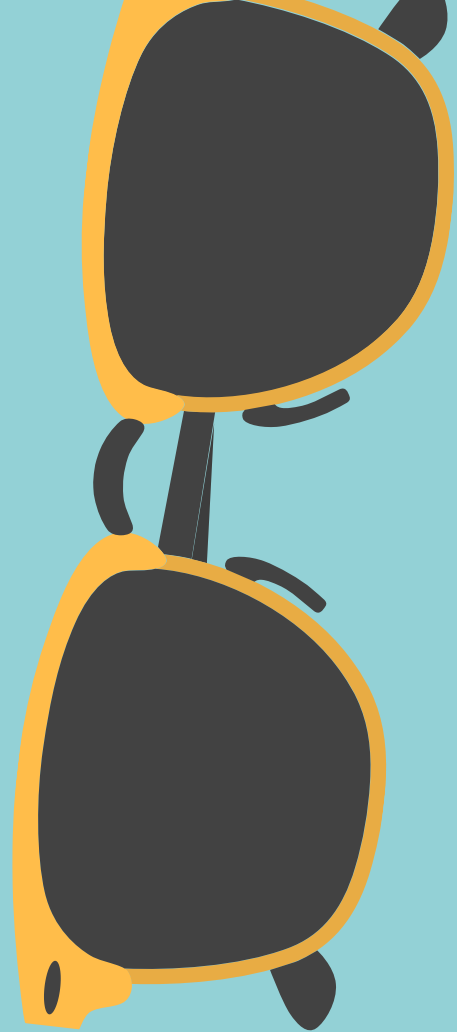
**Time-bound** – Set a time parameter on when you would want to achieve such goals



## MY GOALS

A large, empty rectangular box with a white border, intended for writing personal goals.

The goals that you have set now may not necessarily be the same over time. As you grow older and take on new challenges, your priorities may change and you may have to make new plans. That is why it is important to constantly reflect on your intentions and goals from time to time.



# STEPPING INTO THE WORKING WORLD





# NAVIGATING CAREER CHALLENGES



1

## Managing Expectations

As undergraduates and fresh graduates, we have high expectations of securing a stable job as soon as we graduate. However, the reality is very different. There is hence a need for us to manage our own expectations.

**What are some things you can consider?**



Contract jobs and traineeship programmes are the new normal (be open to gaining experience, knowledge and skills)



Have **mentors** to help you navigate these times. This can help you leverage on their experience and learn from them, build networks, and get to know the right people



Have a **growth mindset**! When you have a growth mindset, you will take on challenges and learn from them, therefore increasing your abilities and achievement. This helps you appreciate the detours encountered.

# NAVIGATING CAREER CHALLENGES

2

## Finding your "dream job"



**Is it bad if we keep changing jobs/jumping from industry to industry?**

**Does it show fickle mindedness/inability to commit?**

- This is an outdated perception and way of thinking
- It is a bad sign if one stays in a company for a long time with no progress
- Employers would want to recruit those with leadership potential and a drive to better themselves
- It's better to end a job with a bad fit early, rather than suffer in silence
- **OWN your own career**, step up and decide what you think will be the best for yourself

**What should we take note of when switching jobs/industries?**

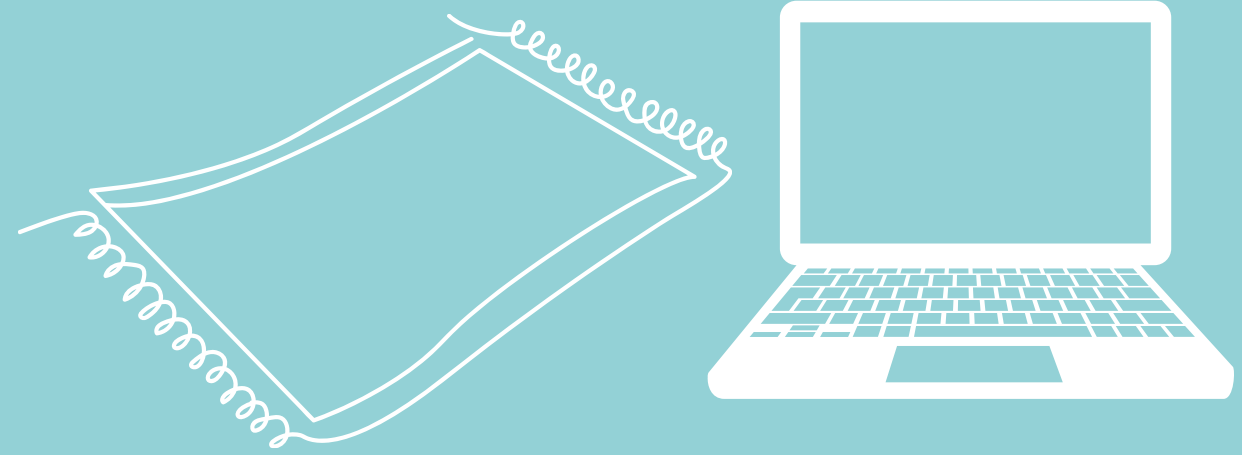
- Every job is a stepping stone to the next one
- Are you changing your scope, environment or industry?
  - Ideally, change one factor at any time
- Transferable skills are always present from one industry to another
- What companies want you to show is your thinking and problem-solving skills and abilities, how you would solve certain problems that are within the job scope required
- Unique Selling Proposition: Know your strengths and weaknesses, what makes you unique
  - Distill what skills you can offer when applying for a job



# NAVIGATING CAREER CHALLENGES

3

## Balancing religion with career aspirations



Career aspirations is not necessarily purely for material gains and should not be perceived as ‘un-Islamic’



Everything we do is a form of ibadah



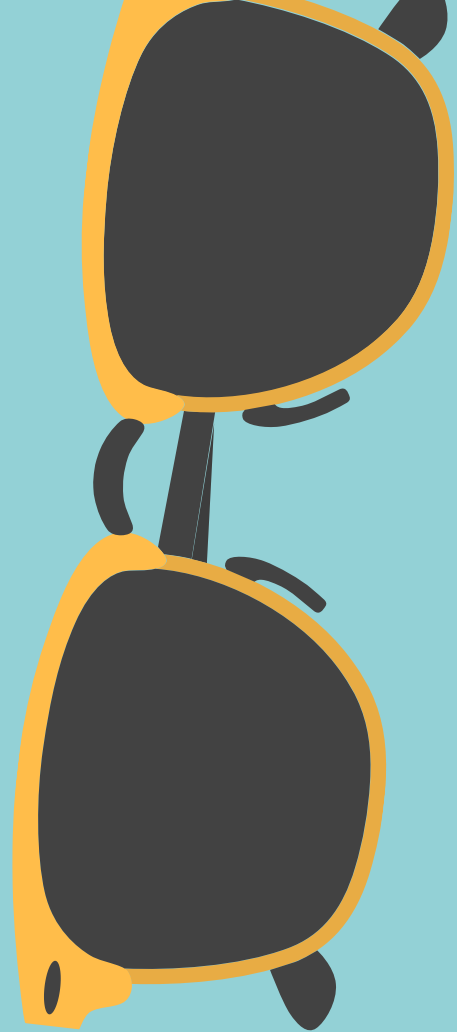
Set the right intentions



In fact, Islam promotes excellence and encourages the very act of hard work and persistence

## Certain industries are un-Islamic?

- At the end of the day, **all knowledge comes from Allah SWT**
- Chase your dreams and bring Allah with you
- Be smart, carry yourself well
- We need to distinguish for ourselves what is permissible and what is not
- It also boils down to your **intentions**
- Our every single action should be for the sake of Allah SWT and allowing us to better worship Him



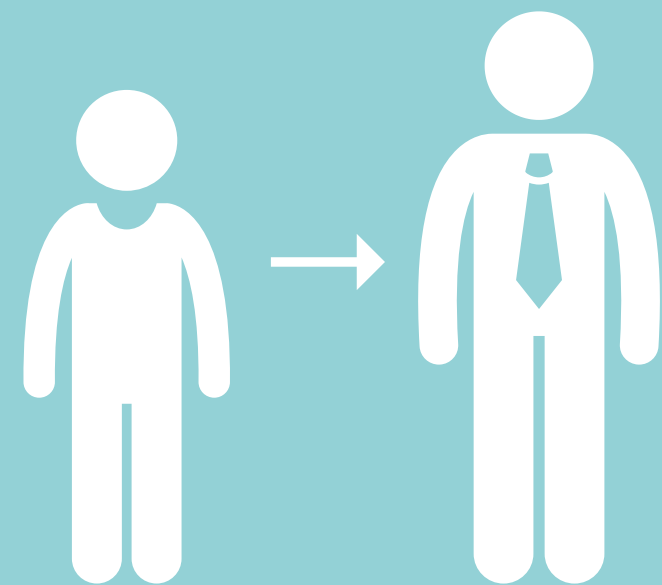
# **MANAGING ANXIETIES IN NAVIGATING ADULTHOOD**



# NAVIGATING ADULTHOOD

## WHAT IS "ADULTHOOD" TO YOU?

- Added roles and responsibilities on top of existing ones
- Being more independent and accountable for your own actions



## WHAT ARE SOME WORRIES YOU MAY HAVE?

- Not being ready for adulthood
- A lot of uncertainties with regards to the future
- Managing expectations from yourself and the people around you

## ADULTING MAY CAUSE STRESS AND PUT PRESSURE ON YOUR MENTAL HEALTH

- Added responsibilities (eg. Having a spouse, children)



- Unexpected situations (eg. Loss of income)



- Big and traumatic life events (eg. Loss of loved ones)

# HOW TO COPE WITH THE TRANSITION TO ADULTHOOD?

1. Have a **good support system**, like family and friends. It is important to share in a safe space
2. Get **advice** from those who have been through this transition to adulthood
3. Do your own **research** and make the effort to understand the various responsibilities that you have
4. **Make plans** and set priorities
5. Do not be afraid to **ask for help**! Do not think that you are alone
6. We worship Allah and we are slaves to Him. And whenever we need help, **ask Allah**.



وَلَا تَدْعُ مَعَ اللَّهِ إِلَهًا آخَرَ لَا إِلَهَ إِلَّا هُوَ كُلُّ شَيْءٍ هَالِكٌ إِلَّا وَجْهَهُ ۚ لَهُ  
الْحُكْمُ وَإِلَيْهِ تُرْجَعُونَ

**Wa laa tad'u ma'al laahi ilaahan aakhar; laaa ilaaha illaa Hoo;  
kullu shai'in haalikun illaa Wajhah; la hul hukkm u wa ilaihi  
turja'oon**

And do not invoke with Allah another deity. There is no deity except Him. Everything will be destroyed except His Face. His is the judgement, and to Him you will be returned.

**[Surah Al-Qasas: Verse 88]**

Appreciate your journey, not everyone has the same privileges and opportunities. Count your blessings. Life is full of transitions and uncertainties except for Allah SWT. Go to Him as nothing is as sure as Him.

# IS THERE A "CORRECT" WAY TO ADULT?

There is no one "correct" way of adulting. Every individual is embarking on their own journey and will meet different challenges and blessings. It is important to remember:

- Everything with the right intentions is a form of ibadah
- Establish our niat, find our strengths. Everyone has different strengths and thus, ways of contributing
- Cherish, appreciate and empower each other and each other's accomplishments. Celebrate each other's achievements and not compare.
- More than just achieving goals, adulting is also about developing connections with Allah - The being that knows where you are headed in life.
- There is beauty in not knowing because knowing (having certainty in everything) will also be overwhelming



## HOW DO WE PLAN FOR THE FUTURE KNOWING IT IS UNCERTAIN?

إِيَّاكَ نَعْبُدُ وَإِيَّاكَ نَسْتَعِينُ  
Iyyaaka na'budu wa Iyyaaka  
nasta'een

It is You we worship and You we  
ask for help.

[Surah Al-Fatiha: Verse 5]

Seek help from Him and put in your best efforts.

We can never be sure if our plans are good enough or the right one for us. He is the only person who knows. Hence, seek guidance and help from Him.



وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ  
وَالْأَنْفُسِ وَالْثَّمَرَاتِ ۖ وَبَشِّرِ الصَّابِرِينَ

**Wa lanablu wannakum bishai'im minal khawfi  
waljoo'i wa naqsim minal amwaali wal anfusi  
was samaraat; wa bashshiris saabireen**

And We will surely test you with something of  
fear and hunger and a loss of wealth and lives  
and fruits, but give good tidings to the patient,  
[**Surah Al-Baqarah: Verse 155**]

**Allah SWT can give you far more blessings.  
The struggle is essential for your growth  
and to reach greater heights and potential.**

## **WHY IS IT IMPORTANT FOR US AS MUSLIM ADULTS TO TAKE CARE OF OUR MENTAL HEALTH?**

**"You have a duty to your  
lord, a duty to your body,  
a duty to your family. So  
give each one its rights"  
- Sahih Bukhari**

**Looking after our body given by  
Allah SWT, in terms of  
physical, mental and emotional  
aspects is our duty. Being  
healthy gives us the ability to  
work productively.**



**To be the best  
versions of  
ourselves**



**To serve our  
community,  
including our  
family and friends**



**To be able to  
worship Allah  
SWT and fulfill  
our obligations  
as Muslims**

# TAKING CARE OF ONE'S WELL-BEING

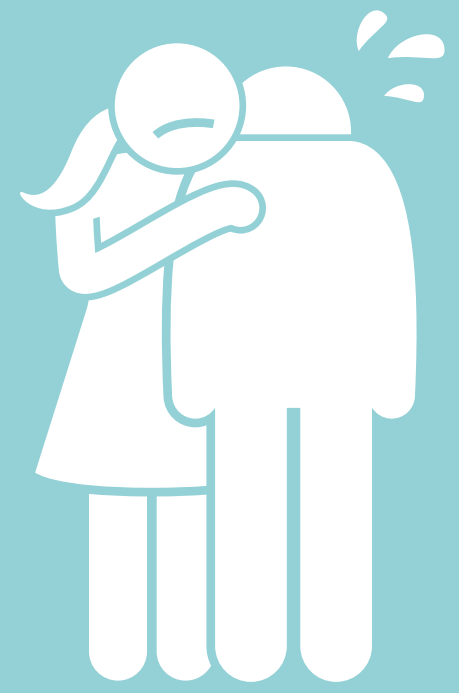
## WAYS TO TAKE CARE OF YOURSELF



Evaluate your options



Have a positive mindset



Seek support & talk to someone about your worries



Go outside,  
get some fresh air &  
a change in environment!



Ensure you get  
enough rest



Get active,  
get some movements



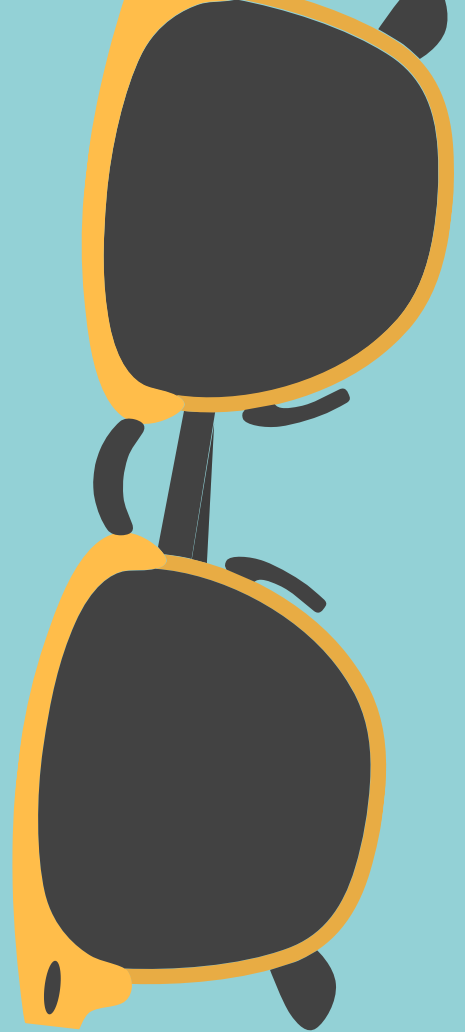
Do something you love



Have good  
intentions



Pray and make du'a,  
bring yourself  
closer to Allah SWT



# MANAGING RESPONSIBILITIES

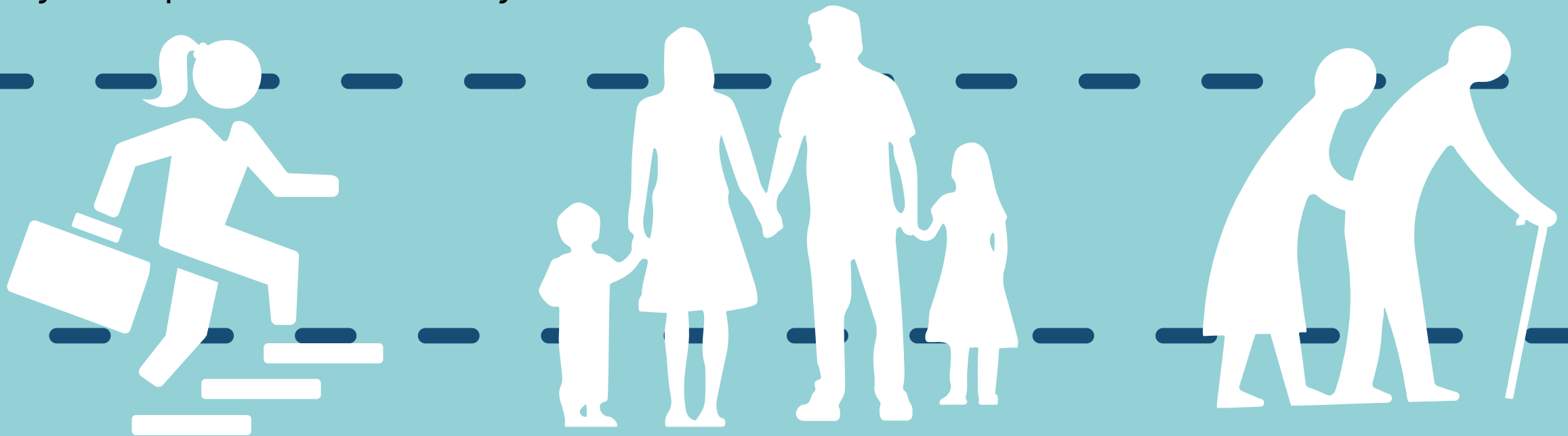


# INDIVIDUAL RESPONSIBILITIES

1

## Understanding Oneself

- Being aware of your own personality, needs and abilities
- Taking tests like the Myer-Briggs Test Indicator (MBTI) or The Four Tendencies Quiz (Gretchen Rubin) to understand yourself and the people around you. Different problems have different kinds of solutions.
- Knowing your priorities in life and understanding what you wish to achieve
- Asking yourself important questions: What is your priority at the moment? Marriage? Career? Supporting your parents/family?



2

## Acknowledging your roles & responsibilities

- Being aware of the various roles you have and the responsibilities that come with it
- We should always remember how we start - align with this and remind ourselves throughout
- Remember that our roles can overlap - as a child and as a student, these roles may have different interests

# ROLES

## AS A STUDENT

Allah SWT has gifted us with this ability to learn. We are students all our life - we learn and experience in and out of the classroom. We should strive to perform at our highest level of discipline.

- Important to know ourselves → how do we learn/study? How do we process information?
- Subjective - we all have different ways of learning
- Importance of finding a circle of friends to motivate/push us to be a better version of ourselves



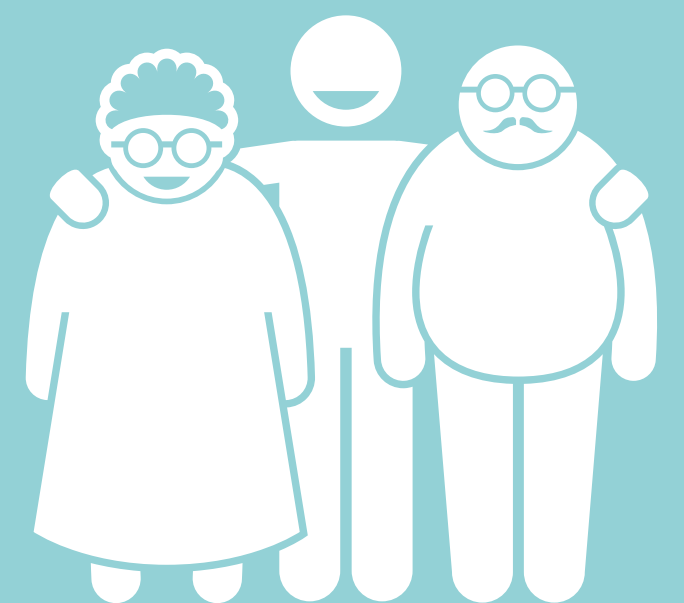
## AS A CHILD

**Importance of Birrul Walidain - “being filial to your parents”.**

**Glorify, respect, help and pray for your parents.**

- In our youth, we may want to pursue many things but we should pause and think about our parents feelings because the reason of our success is our parents du’a

- If discussions go south, pause and review and possibly give in. If you respect your parents, Allah will help you through and you will gain more blessings



**How do we communicate with our parents?**

- a. Open
- b. Respectful
- c. Two-way

رَبِّ أَشْرَحْ لِي صَدْرِي  
وَيَسِّرْ لِي أَمْرِي  
وَأَخْلِلْ عُقْدَةَ مَنِّ لِسَانِي  
يَفْقَهُوا قَوْلِي

**[Surah Taha: Verse 25-28]**

This du’a removes the conversation barrier with others and even the internal dialogue you have.

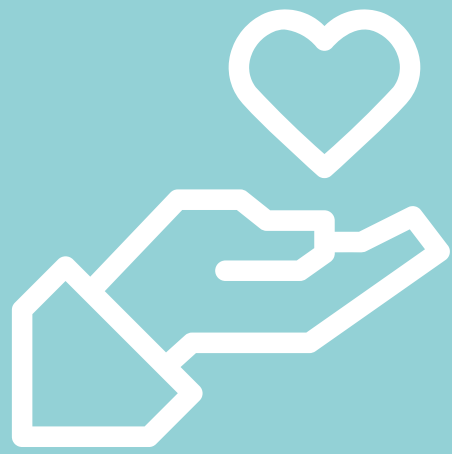


# ROLES

## GIVING MONEY TO OUR PARENTS - IS IT A MUST?

Remember that it depends on affordability - as long as you are capable of doing so. The very act of giving will in itself earn barakah from Allah SWT.

Giving money is not the only way we can serve our parents. Giving them our time and attention, spending quality time, helping them with chores and even checking up on them frequently are some things we can do for them.



## AS A MUSLIM

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

**Wa maa khalaqtul jinna wal insa illaa  
liya'budoon**

And I did not create the jinn and mankind  
except to worship Me.

**[Surah Az-Zariyaat: Verse 56]**



Ultimate goal → to gain Allah SWT's  
acceptance

To worship Allah SWT is to do  
things for the sake of Allah SWT



Each and everyone of us is  
responsible and will be accountable  
for our responsibilities. We all have  
24 hours - it is up to us on how we  
manage our time.



Seek blessings from Allah SWT, or we may  
feel like we never have enough time. It is  
not merely the amount of time we have,  
but rather how we use them to fulfil our  
responsibilities.

# MARRIAGE

**What are some of the most important things before starting a family?**



Being aware that marriage is a **huge responsibility** for us to take, and we should only commit to it when we think we are ready.



**Becoming better versions of ourselves.**  
Fulfill responsibilities as good children to our parents, first and foremost



**Understanding one's roles as a spouse, as a wife or husband**  
Responsibilities and rights as male and female

## DUAS TO PRACTICE

رَبِّ اجْعَلْنِي مُقِيمَ الصَّلَاةِ وَمِنْ ذُرِّيَّتِي رَبَّنَا وَتَقَبَّلْ دُعَاءِ

**Rabbij 'alnee muqeemas Salaati wa min zurriyyatee Rabbanaa wa taqabbal du'aaa**

"My Lord, make me an establisher of prayer, and [many] from my descendants. Our Lord, and accept my supplication."

**[Surah Ibrahim: Verse 40]**

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّاتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا

**Rabbana hablana min azwaajina wa dhuriyyatina qurrata A'yunin waj'alna lil- muttaqina imama**

"Our Lord! Grant unto us wives and offspring who will be the comfort of our eyes, and give us [the grace] to lead the righteous."

**[Surah Furqan: Verse 74]**

# MARRIAGE

**How can I know if the plan I have made for my future is not right by Allah in choosing job, spouse, etc. ?**

**We can never know what He thinks or feels. But He knows what we think and feels so we can plan.**

**رَبَّنَا عَلَيْكَ تَوَكَّلْنَا وَإِلَيْكَ أَنَبْنَا وَإِلَيْكَ الْمَصِيرُ**  
**rabbanaa 'alaika tawakkalnaa wa ilaika**  
**anabnaa wa ilaikal maseer**

**Our Lord, upon You we have relied, and to You we have returned, and to You is the destination.**

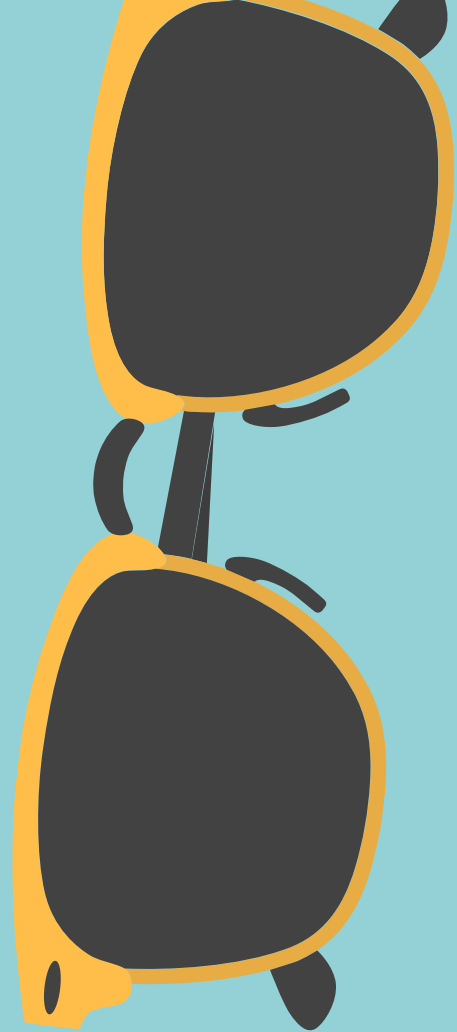
**[Surah Mumtahanah: Verse 4]**

**From the Islamic perspective, should we prioritise getting married or furthering studies?**



**Furthering studies is fardhu - seeking knowledge is an obligation for every Muslim. Then comes marriage as a sunnah. However, there is no directive that states that we should prioritise one over the other.**

**We will never know when we are ready to get married. Know what your heart tells you - this comes back to Allah SWT, and the intention Allah SWT places in our hearts. Strengthen your relationship with Allah SWT, and you can expect to strengthen your relationships with those around you.**



# MANAGING FINANCES



A BRIEF SUMMARY ON...

CPF

17%

from your employer

+

20%

from you

=

CPF



Take-home pay: 80% after CPF

	Ordinary Account	Special Account	Medisave Account
% of wage	2.5	4	4
Used for?	For housing, insurance, investment and education	For retirement income and retirement-related investments	For hospitalisation expenses and approved medical insurance



A BRIEF SUMMARY ON...

CPF

At Age 55,



Special Account

+



Ordinary Account

=



Retirement Account

When you turn 55, savings from your SA and OA will be transferred to your Retirement Account to form your retirement sum.

3 BASIC NEEDS IN RETIREMENT



A fully paid home

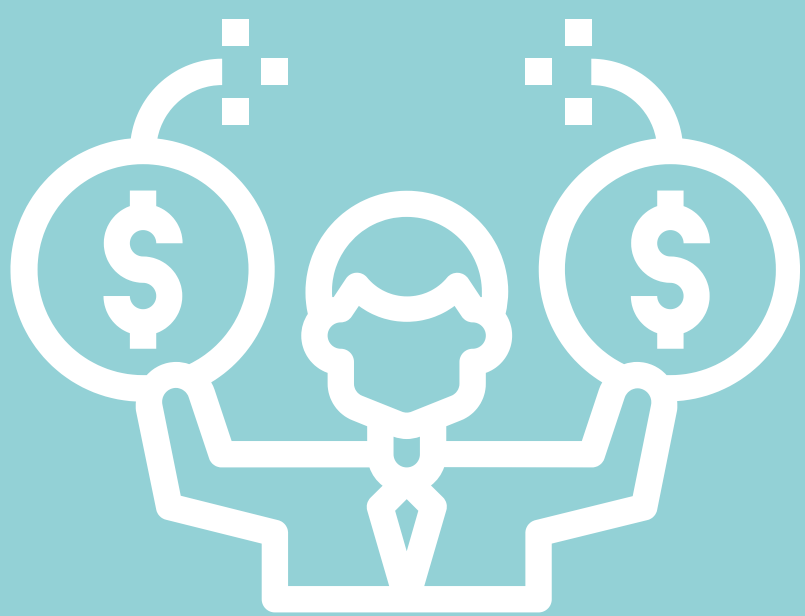
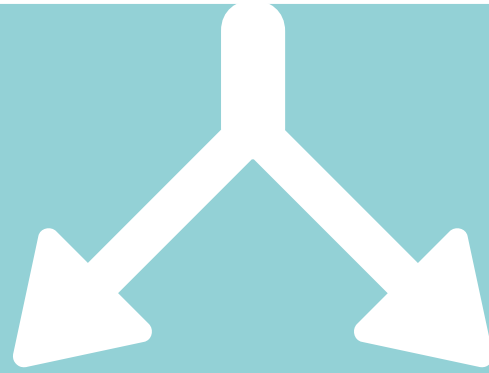


Insurance savings and healthcare



A steady stream of lifelong retirement income

# UNDERSTANDING DEBTS



## GOOD DEBT

Debts that can help  
build wealth,  
increase your income  
over time

eg. Student Loan(s)  
House Mortgage  
Business Loan(s)



## BAD DEBT

Debts that drag down  
your financial situation

eg. Credit Card  
Repayment  
Automobile Loan(s)  
Personal Loan(s)

Good debts can turn into bad debts if  
not financed properly



# SAVINGS



## Understanding Delayed Gratification

The ability to **DELAY** the impulse for an **IMMEDIATE REWARD** to receive a more **FAVOURABLE REWARD** at a **LATER TIME**

Self-Control  
Self-Regulation  
A Conscious Choice



RECAP FROM PAGE 2...

## SETTING SAVING GOALS

1

SMART Goals

2

Long-Term/Short-Term Goals

Short-Term Goal - SAVE

### Segregate your savings

Splitting up your savings can make it easier to track your progress for each savings goal and help you accomplish them efficiently.



Long-Term Goal - INVEST

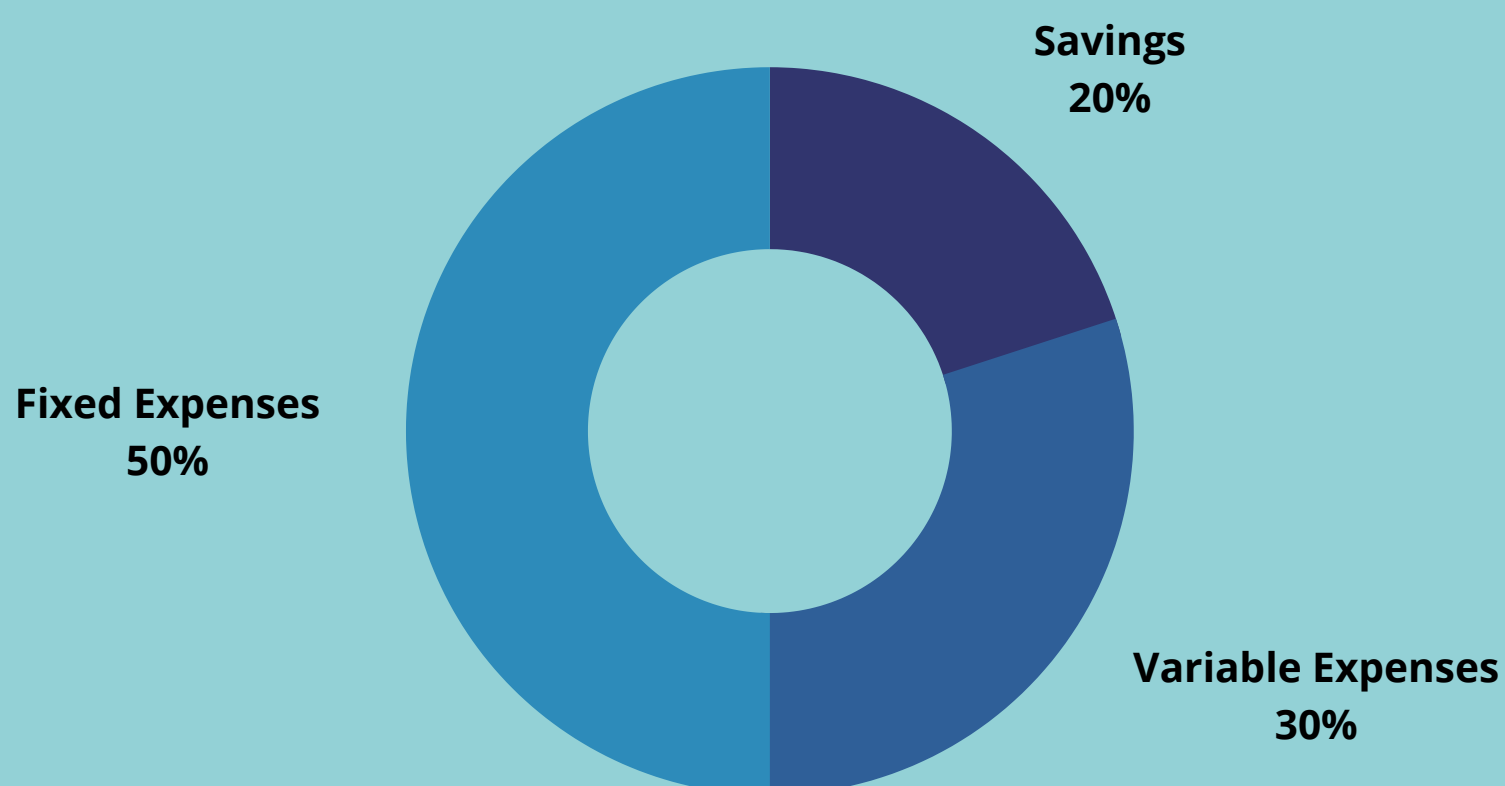


# EMERGENCY FUND

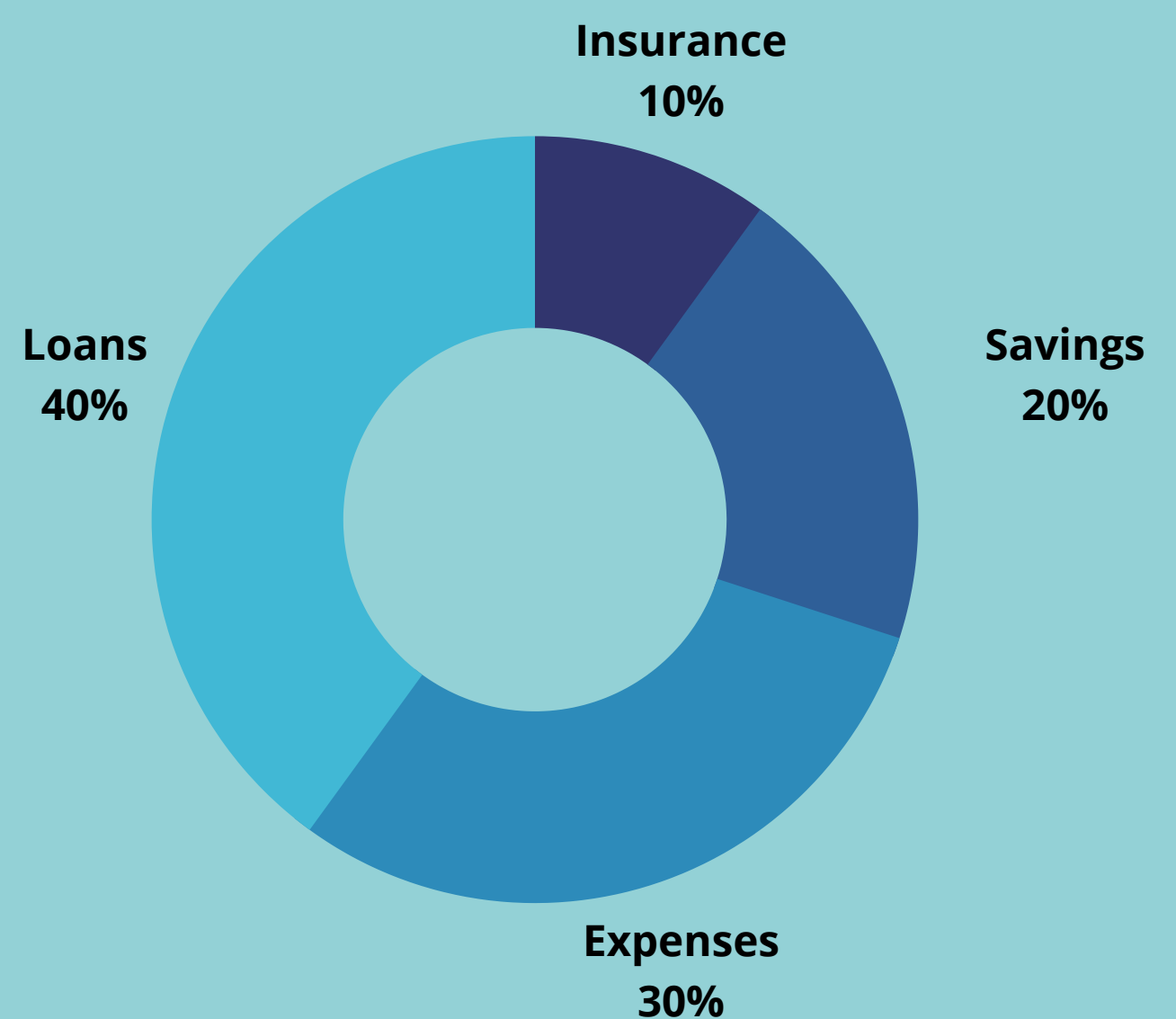
- A savings buffer
- To avoid going into bad debt during emergencies
- Gives you peace of mind if something awful happens  
Eg. losing your job
- Financial emergencies are unexpected major expenses that require you to use money immediately
- Rule of thumb: 3-6 months of income

## SAVING METHODS

### HOW MUCH SHOULD I SET ASIDE TO SAVE?



**50/30/20 RULE**



**40/30/20/10 RULE**

**"ALWAYS SAVE  
FIRST,  
SPEND LATER"**

# INVESTMENTS



## WHAT IS IT?

**putting (money) into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit**

## TYPES OF INVESTMENTS

- **Stocks** (High capital Outlay, high risk exposure)
- **Bonds** (Low capital outlay, lower risk exposure, long investment horizon)
- **ETFs** (Low-High capital outlay, low-high risk exposure)
- **Options** (Medium- High Capital, medium-high risk)
- **Property** (High capital outlay, low-high risk, medium high investment horizon)
- **Insurance** (Low-Medium Capital Outlay, Low-High Risk exposure, long investment horizon)
- **Crypto** (Low capital outlay, High Risk Exposure)



# INVESTMENTS

## GUIDE TO INVESTMENT

- Identifying Risk Tolerance
- Understand the risk involved in the investment
- Studying the properties of the investment vehicle
- (fees/charges, underlying assets, timeframe etc.)
- Do proper budgeting to identify amount to invest
- Set your objectives and goals
- Don't be greedy



## INVESTMENT & ISLAM

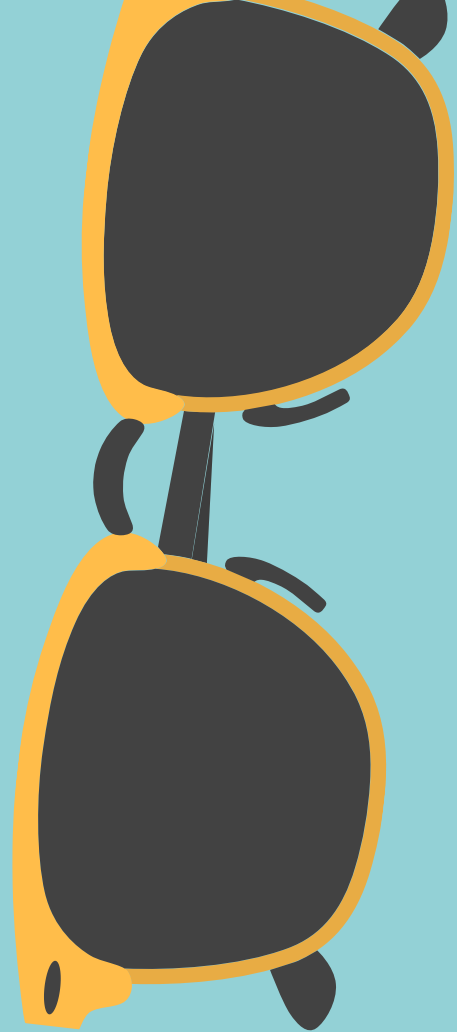


Investment in Islam is permissible subjected to, certain conditions of the investment vehicle and it's underlying assets.

## WHAT IS NOT PERMISSIBLE?



- Interest
- Assets dealing with non-halal components (alcohol, gambling, vice activities etc.)
- Speculative Investments



# DUA LIST



# DUA LIST

Compilation of du'a for Students:  
Supplicating through the Prophet's way of supplication

## FOR GUIDANCE & CONTENTMENT

حَدَّثَنَا يَغْقُوبُ بْنُ إِبْرَاهِيمَ الدَّورَقِيُّ، وَمُحَمَّدُ بْنُ بَشَّارٍ، قَالَ حَدَّثَنَا عَبْدُ  
الرَّحْمَنِ بْنُ مَهْدِيٍّ، حَدَّثَنَا سُفْيَانُ، عَنْ أَبِي إِسْحَاقَ، عَنْ أَبِي الْأَخْوَصِ،  
عَنْ عَبْدِ اللَّهِ، عَنِ النَّبِيِّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - أَنَّهُ كَانَ يَقُولُ " اللَّهُمَّ  
إِنِّي أَسْأَلُكَ الْهُدَى وَالتُّقَى وَالْعَفَافَ وَالْغِنَى " .

It was narrated from 'Abdullah that:  
the Prophet ﷺ used to say: "Allahumma inni as'alukal-huda  
wat-tuqa wal-'afaf wal-ghina (O Allah, I ask You for  
guidance, piety, chastity and affluence)."

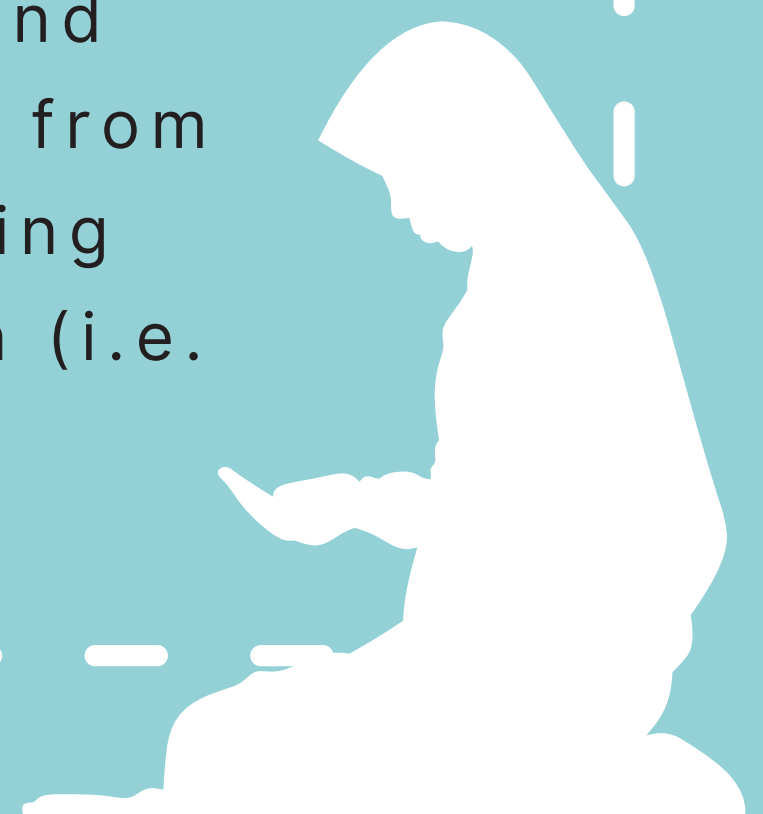
[Sunan Ibn Majah: 3832]

## FOR WORRY, LAZINESS & IN DEBT

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحُزْنِ، وَالْعَجْزِ وَالْكَسَلِ  
وَالْبُخْلِ وَالْجُبْنِ، وَضُلْعِ الدَّيْنِ وَغَلَبَةِ الرِّجَالِ  
Allāhumma 'innī 'a`ūdhu bika mina 'l-ḥammi wa 'l-  
ḥuzn, wa 'l-`ajzi wa 'l-kasal, wa 'l-bukhli wa 'l-  
jubn, wa ḡala`id-dayn, wa ghalabatir-rijāl.

O Allah, I seek refuge in you from grief and  
sadness, from weakness and from laziness, from  
miserliness and from cowardice, from being  
overcome by debt and overpowered by men (i.e.  
others).

[Hisn al-Muslim: 121]



# DUA LIST

Compilation of du'a for Students:  
Supplicating through the Prophet's way of supplication

## FOR MERCY, PROTECTION & SUSTENANCE

وعن طارق بن أشيم، رضي الله عنه، قال: كان الرجل إذا أسلم علمه النبي صلى الله عليه وسلم، الصلاة، ثم أمره أن يدعو بهؤلاء الكلمات: "اللهم اغفر لي، وارحمني، واهدني، وعافني، وارزقني" ((رواه مسلم)).

وفي رواية له عن طارق أنه سمع النبي صلى الله عليه وسلم، وأتاه رجل، فقال: يا رسول الله، كيف أقول حين أسأل ربي؟ قال: "قل: اللهم اغفر لي، وارحمني، وعافني، وارزقني، فإن هؤلاء تجمع لك دنياك وآخرتك".

Tariq bin Ashyam (May Allah be pleased with him) reported:

Whenever a man entered the fold of Islam, the Prophet (ﷺ) would show him how to perform Salat and then direct him to supplicate: "Allahumm-aghfir li, warhamni, wa-hdini, wa 'afini, warzuqni (O Allah! Forgive me, have mercy on me, guide me, guard me against harm and provide me with sustenance and salvation)."

[Muslim]

In another narration Tariq said: A man came to the Prophet (ﷺ) and said to him: "O Messenger of Allah! What shall I say if I want to pray to my Rubb?" He (ﷺ) said, "Say: 'Allahumma-ghfir li, warhamni, wa 'afini, warzuqni (O Allah! Forgive me, have mercy on me, protect me and provide me with sustenance).' Surely, this supplication is better for you in this life and in the Hereafter."

[Riyad as-Salihin: 1469]



# DUA LIST

Compilation of du'a for Students:  
Supplicating through the Prophet's way of supplication

## FOR BENEFICIAL KNOWLEDGE, GOOD PROVISION & ACCEPTABLE DEEDS

حَدَّثَنَا أَبُو بَكْرِ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا شَيْبَانَةُ، حَدَّثَنَا شُعْبَةُ، عَنْ مُوسَى بْنِ أَبِي عَائِشَةَ، عَنْ مَوْلَى، لَأُمِّ سَلَمَةَ عَنْ أُمِّ سَلَمَةَ، أَنَّ النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - كَانَ يَقُولُ إِذَا صَلَّى الصُّبْحَ حِينَ يُسَلِّمُ " اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا، وَرِزْقًا طَيِّبًا، وَعَمَلًا مُتَقَبَّلًا " .

It was narrated from Umm Salamah that when the Prophet (ﷺ) performed the Subh (morning prayer), while he said the Salam, he would say:

‘Allahumma inni as’aluka ‘ilman nafi’an, wa rizqan tayyiban, wa ‘amalan mutaqabbalan (O Allah, I ask You for beneficial knowledge, goodly provision and acceptable deeds).’”

[Sunan Ibn Majah: 195]

## FOR THE GOODNESS OF BOTH WORLDS (TEMPORAL AND PERMANENCY)

وعن ابن مسعود رضي الله عنه قال: كان من دعاء رسول الله صلى الله عليه وسلم: "اللهم إني أسألك موجبات رحمتك، وعزائم مغفرتك، والسلامة من كل إثم، والغنيمة من كل بر، والفوز بالجنة، والنجاة من النار".

((رواه الحاكم أبو عبد الله، وقال: حديث صحيح على شرط مسلم)).

Ibn Mas'ud (May Allah be pleased with him) reported:

One of the supplications of the Messenger of Allah (ﷺ) was: "Allahumma inni as'aluka mujibati rahmatika, wa 'aza'ima maghfiratika, was-salamata min kulli ithmin, wal-ghanimata min kulli birrin, wal-fawza bil-jannati, wannajata mina-nar (O Allah! I beg You for that which incites Your Mercy and the means of Your forgiveness, safety from every sin, the benefit from every good deed, success in attaining Jannah and deliverance from Fire)."

[Al-Hakim].

[Riyad as-Salihin: 1493]



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