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These supplications are taken from : <https://www.al-miftah.com/7-steps-to-becoming-debt-free/> - an online hadith resource facilitated under the guidance of the respected scholar, Shaykh Muhammad ibn Ml Haroon [ra].

Hereunder are seven ways to remove the noose of debt from our necks.

Du'as for the Fulfillment of Debts

1) Sayyidah 'Aaishah (radiyallahu'anha) says: "Rasulullah (sallallahu 'alayhi wasallam) would **seek refuge from debts at the end of his Salah (i.e, before the salam)**. When he was asked about why he did it so frequently, Rasulullah (sallallahu'alayhi wasallam) said:

"When a man falls in to debt, he speaks lies and breaches his promises."

(Sahih Bukhari, Hadith: 832 and 2397)

The words of that du'a are:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْثَمِ وَالْمَغْرَمِ

Allahumma inni a'udhu bika minal ma-thami wal maghram

O Allah! I seek your protection from sin and debts.

Note: If one cannot recite this **before** the salam, one could recite it after the salam with the hope that Allah Ta'ala accepts it.

2) Rasulullah (sallallahu ‘alayhi wasallam) taught the following du’a to Sayyiduna Mu’ad ibn Jabal (radiyallahu’anhu) for removal of debts:

اللَّهُمَّ مَالِكَ الْمُلْكِ، تُؤْتِي الْمُلْكَ مَنْ تَشَاءُ، وَتَنْزِعُ الْمُلْكَ مِمَّنْ تَشَاءُ، وَتُعْزِزُ مَنْ تَشَاءُ، وَتُذِلُّ مَنْ تَشَاءُ، بِيَدِكَ الْخَيْرُ، إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ، رَحْمَانُ الدُّنْيَا وَالْآخِرَةِ تُعْطِيهِمَا مَنْ تَشَاءُ، وَتَمْنَعُ مِنْهُمَا مَنْ تَشَاءُ، ارْحَمْنِي رَحْمَةً تُغْنِينِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ

Allahumma Malikal Mulk, Tu-til mulka man tasha u watanzi’ul mulka mimman tasha u, wa tu’izzu man tasha u, watudhillu man tasha u, biyadikal khayru innaka ‘ala kulli shay in Qadir Rahmanad Dunya wal Akhirati tu’tihima man tasha u wa tamna’u minhuma man tasha u irhamni rahmatan tughni ni biha ‘an Rahmati man siwak

Translation: O Allah! Possessor of the kingdom, You give the kingdom to whom You will, and You take the kingdom from whom You will. You grant honour to whom You will and disgrace whom You will. In Your Hand is all good. Verily, You are able to do all things. [O] Most Merciful of this world and the Hereafter, You grant them to whomsoever You wish and You deprive whomsoever You wish. Shower upon me such mercy, which will make me independent from the mercy of those besides You.’

Rasulullah (sallallahu ‘alayhi wasallam) said to Sayyiduna Mu’adh (radiyallahu’anhu):

“If you recite this du’a, your debts will be cleared even if they equal to mount Uhud.”

(Al Mu’jamus saghir; see Majma’uz Zawa’id vol.10 pg.186).

Hafiz Haythami (rahimahullah) has classified its narrators as reliable and ‘Allamah Mundhiri (rahimahullah) has declared the chain as good. (Majma’uz Zawa’id vol.10 pg.186 and Targhib, vol.2 pg.614)

In another narration, Rasulullah (sallallahu ‘alayhi wasallam) is reported to have taught a similar du’a to Sayyiduna Abu Bakr (radiyallahu’anhu). (Mustadrak Hakim, vol.1 pg.515) In a narration of Ibn Abi Shaybah, ‘Abdullah ibn Sabit says: Rasulullah (sallallahu ‘alayhi wasallam) would himself recite these words and give it great importance. (see Shaykh ‘Awwamah’s footnote on Majalis of Ibn Nasirud Din, pg.201)

The words are:

اللَّهُمَّ فَارِجَ الْهَمِّ كَاشِفَ الْغَمِّ مُجِيبَ دَعْوَةِ الْمُضْطَرِّينَ، رَحْمَنُ الدُّنْيَا وَالْآخِرَةِ وَرَحِيمُهُمَا، ارْحَمْنِي الْيَوْمَ رَحْمَةً وَاسِعَةً تُغْنِينِي بِهَا عَنْ رَحْمَةِ مَنْ سِوَاكَ

Allahumma Farijal hammi Kashifal ghammi Mujiba da’watil Mudtarrin, Rahmanad Dunya wal Akhirati wa Rahimahuma irhamnii yawma Rahmatan wasi’atan tughnini biha ‘ar Rahmati man siwak

3) Sayyiduna ‘Ali (radiyallahu’anu) said that Rasulullah (sallallahu ‘alayhi wasallam) prescribed the following du’a for the settling of debts:

اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ

‘Allahummak fini bi halalika an haramik wa aghnini bi fadhlika amman siwak.’

Translation: O Allah! Let the Halal things you provide suffice me from haram, and by Your Grace, keep me independent from all besides You.

(Sunan Tirmidhi – Imam Tirmidhi rahimahullah has classified this narration as hasan (sound) – Hadith 3563.)

4) In a narration of Sunan Abi Dawud, Sayyiduna Abu Sa’id (radiyallahu ‘anhu) reported that Rasulullah (sallallahu ‘alayhi wasallam) taught an Ansari Sahabi the following du’a for the repayment of his overwhelming debts:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ، وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَلِ، وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ، وَأَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ

Allahumma inni a’udhu bika minal hammi wal hazan, wa a’udhu bika minal ‘ajzi wal kasl, wa a’udhu bika minal jubni wa bukhl, wa a’udhu bika min ghalabatid dayn wa qahrir rijal.

Translation: O Allah! I seek refuge in You from worries and difficulty, and I seek refuge in You from inability and laziness, and I seek refuge in You from cowardice and miserliness, and I seek refuge in You from the dominance of debt and being subjected to man.

Note: This du’a should be recited morning and evening.

(Abu Dawud, Hadith 1550)

5) Recite abundantly:

لا حول ولا قوة إلا بالله

La Hawla wala quwwata illa billah

(Sunan Tirmidhi and Mustadrak Hakim, see Targhib, vol.2 pgs. 444 and 617)

Repentance

6) Abundant **Istighfar** (seeking forgiveness) is also a potent way to remove financial and other worries. (surah Nuh, Ayah: 10-11)

Rasulullah (sallallahu'alayhi wasallam) has said: "Whoever steadily recites istighfar (like the words: Astaghfirullah) will find Allah creating ease for him from every difficulty and relief from every worry and Allah will provide sustenance for him from where he cannot fathom"

(Sunan Abi Dawud, Hadith: 1513. Imam Hakim has declared this narration as sahih-authentic- see Targhib, vol.2, pg.617)

Intention

7) Most important is one's intention to repay the debt. The Hadith promises Allah's help for those who sincerely want to settle their debts. (Sahih Bukhari, Hadith: 2387, also see Targhib, vol.2 pg.598)

May Allah Ta'ala keep us all debt free. Amin.

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