

Debt — the adab and the warning

Borrowing is not forbidden. It is written down, repaid early, forgiven where it can be — and feared enough that he ﷺ asked refuge from it in prayer.



Write it down

إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

“When you contract a debt for a specified term, write it down.”
The longest verse in the Qur’an is about recording a loan properly.

Qur’an 2:282

Give him until he can

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ

“If someone is in hardship, then postponement until a time of ease. And if you remit it as charity, that is better for you — if you only knew.”

Qur’an 2:280

Borrow meaning to repay

مَنْ أَخَذَ أَمْوَالَ النَّاسِ يُرِيدُ أَدَاءَهَا أَدَّى اللَّهُ عَنْهُ

“Whoever takes people’s money intending to repay it, Allah repays it for him; and whoever takes it to waste it, Allah ruins him.”

Sahih al-Bukhari 2387

Delay, when you can pay

مَطْلُ الْغَنِيِّ ظُلْمٌ

“A rich man’s putting off his debt is injustice.” Having the money and still not paying is itself the wrong.

Sahih al-Bukhari 2400

The creditor may speak up

A man demanded his debt harshly and the Companions moved on him. He ﷺ said: leave him — the owner of a right has a right to speak.

Sahih al-Bukhari 2401

Held until it is settled

“The believer’s soul is suspended by his debt until it is settled for him.” From Abu Hurayrah.

Sunan at-Tirmidhi 1078 · sahih

Even the martyr

“All the sins of a martyr are forgiven — except debt.” Reported from ‘Amr b. al-‘As.

Sahih Muslim, Kitab al-Imarah

He would not lead the prayer

A man died owing three dinars and leaving nothing. He ﷺ said: pray for your companion — until Abu Qatadah undertook the debt, and then he prayed.

Sahih al-Bukhari 2289

What he asked refuge from

He ﷺ sought refuge in prayer “from sin and from debt”, and gave the reason: a man in debt speaks lies and breaks his promises.

Sahih al-Bukhari 832