Rewind and reflect

Episode 18

Summary

Debt can become a barrier for you in the next life. The Prophet ﷺ warned that unresolved debts can keep a soul detained, unable to move forward. This episode explores how dishonoring financial commitments, engaging in *riba* (interest), and participating in exploitative systems have consequences that extend far beyond this world. *Riba* is described as an act that wages war against Allah and His Messenger ﷺ. Modern financial systems thrive on inequality, profiting from the suffering of others. But what happens when we knowingly benefit from such a system? What are the consequences when we normalize these transactions without considering their deeper impact? For some, it may be the very thing that holds them back in the Barzakh. At the same time, there is immense reward in choosing the path of mercy. The Prophet ﷺ taught that forgiving a debt could mean having our own sins forgiven, and lifting someone else's burden could lead to Allah lifting ours.

Discussion questions

1. If you "get ahead" in this life by using what Allah hasn't permitted you to take, are you really getting ahead? What do you think the consequences of your actions would be both in this life and the next?

2. The Prophet ﷺ said that a person's soul can be detained in the Barzakh because of unpaid debts. What do you think this teaches us about the importance of fulfilling our responsibilities to others?

Application

Apply what you watched in a concrete way to help deepen your understanding.

Reflect and respond to the scenario from the activity.

INSTRUCTIONS

1. Gather family and friends.
2. Watch ***The Other Side*, Episode 18.**
3. Read through this guide and discuss the questions provided.
4. Reflect, and grow together in faith.
5. Repeat for **all 30 episodes.**

Riba

The prohibited (*haram*) increase in a loan or exchange transaction, typically referring to interest.

References

The Prophet Muhammad ﷺ said: "If a man were killed in battle for the sake of Allah, then brought back to life, then killed and brought back to life again, then killed, and he owed a debt, he would not enter Paradise until his debt was paid off." [Sunan An-Nasa'i]

Abu Hurayrah reported: The Messenger of Allah ﷺ said: "A man would give loans to the people and he would say to his servant: If the debtor is in hardship, you should forgive the debt so that perhaps Allah will relieve us. So when he met Allah, then Allah relieved him." [Bukhari and Muslim]

Those who spend their wealth in Allah's cause are like grains of corn that produce seven ears, each bearing a hundred grains. Allah gives multiple increase to whoever He wishes: He is Limitless and All-Knowing. [Qur'an, 2:261]

Activity

“Debt dilemma”

Scenario:

Imagine a close friend asks for a loan to cover a medical emergency. You agree, trusting that they will pay you back in a few months. But as time passes, they keep making excuses and eventually become distant, ignoring your messages. Now, you find yourself in need of the money, unsure of how to handle the situation.

Reflection:

1. If you were the borrower, how would you take responsibility for repaying the debt? What steps could you take to honor your commitment, even if you’re struggling financially?

2. If you were the lender, how would you balance kindness and patience while ensuring that your rights are not ignored? How would you communicate with your friend in a way that is fair and just?

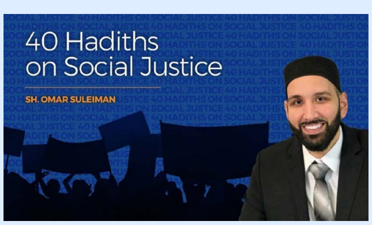
This situation highlights the importance of honesty, accountability, and humility when dealing with finances in Islam.

Parent tip

When discussing this topic with children, focus on the idea that meeting Allah is a beautiful and joyous reunion, like finally seeing a loved one after a long time apart. Explain that this life is a journey where we try our best to be kind, do good deeds, and prepare for that special day. Reassure them that Allah is the Most Loving and the Most Merciful, and He wants us to live in a way that brings us happiness in this world and the next.

Learn more

Watch this video, discuss, and reflect.
Click here or scan this QR code.



HISTORICAL FIGURES/EVENTS

Sa’d ibn al-Atwal

The Prophet ﷺ said, *“The soul of the believer is suspended”*—meaning it does not receive its reward—until their debts are paid off. When Sa’d ibn al-Atwal’s brother passed away, he left behind 300 dirhams and children. The Prophet ﷺ advised Sa’d to use that money to settle his brother’s debts before anything else. [Ibn Majah]

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