



Hakkani TV

Sohbats by  
Hadrat Shaykh Muhammad Mehmet Adil al-Hakkani

## DO NOT TAKE DEBT BUT BUDGET

*As-Salāmu ‘Alaykum wa RaḥmatuLlābi wa Barakātuh.*

*A‘ūdhu BiLlābi Minash-shayṭāni r-rajīm. Bismillābi r-Raḥmāni r-Raḥīm.*

*Wa ṣ-Salātu wa s-Salāmu ‘alā Rasūlinā Muḥammadin Sayyidi l-Anwalīna wa l-Akhirin.*

*Madad yā RasūlAllāh, Madad yā Sādāti Aṣḥābi Rasūlillāh, Madad yā Mashāyikhinā,*

*Dastūr Mawlana Shaykh Abdullāh al-Fā’iz ad-Dāghistāni, Shaykh Muḥammad Nazīm al-*

*Ḥaqqānī. Madad. Ṭarīqatunā aṣ-Suḥbah wa l-Khayru fi l-Jam‘iyyah.*

Mankind disturb their comfort by themselves. They disturb themselves. Allah ‘Azza wa-Jalla has given Rizq and shown the way to everyone. But people follow others’ ways, not His ﷻ way. They don’t follow the way shown by Allah ‘Azza wa-Jalla, but they follow what their egos and what others want.

Allah ‘Azza wa-Jalla said, “Do not waste”. People waste and then complain they cannot make ends meet. They say they are in shortage, they have debts and expenses. First of all, people must plan their budget. Allah ‘Azza wa-Jalla says in Qur’an ‘Azimu sh-Shan that everything is calculated. Even when Allah ‘Azza wa-Jalla did everything with calculation, you are doing things without knowing your budget. And then you get upset.

This applies to everyone in the end of times. Every time, everyone is encouraged to spend money here and there. There are many advertisements for you to take a loan in order to cheat you. And then people say they want to sell their house in order to pay back their debts. Where are you going to stay when you sell your house? They pay their debt then they start all over again.

They have put people in such boundaries. They say there is no slavery now. People have fallen in absolute slavery. They are always in hardship and shortage. If they take a loan from the bank, they may lose their house. If they take a loan from a moneylender, they may lose their life.

Allah ‘Azza wa-Jalla has given mind and understanding to mankind. And everyone is educated now. There is 100% literacy. In old times, only 10-15% of people could go to school and study. But people were cleverer. They planned their budget better. They knew how much to spend on what. They said, “I can afford this much. I cannot spend more”. They used to eat bread and onion and live by in old times. But now, they want everything. Apart from bread, they add cigarettes on top, they add mobile phones on top. They add everything on top of each other. And then they cry from hardship.



**Hakkani TV**

**Sohbats by  
Hadrat Shaykh Muhammad Mehmet Adil al-Hakkani**

Plan your budget and spend accordingly. Do not fall into hardship. Do not take any debt, because debt is a burden. It has no Barakah. May Allah ﷻ protect all of you. Who knows his budget, even if little, he will have Barakah and he will live on. Who doesn't plan his budget, may have a lot of money, but the money he gets won't have Barakah and he'll be in hardship.

It is the trouble of many people in this time. They should plan their budget well. They pay thousands of liras to schools, whereas there are free schools provided by the government. They don't go to them. Even nurseries are not cheaper than 3,000-5,000 TL. Ladies want to enjoy their time at home and not hear their children's noise. And then they ask how to make ends meet. May Allah ﷻ give mind and understanding to all of us.

Wa min Allah at-Tawfiq. Al-Fatiha.

Mawlana Sheikh Muhammad Adil ar-Rabbani  
06 September 2022/ 10 Safar 1444  
Fajr Prayer, Akbaba Dergah

[www.hakkani.org](http://www.hakkani.org)

[www.hakkani.org](http://www.hakkani.org) / [www.hakkaniyayineri.com](http://www.hakkaniyayineri.com)