

78807 - Zakaah on monthly salaries and how is zakaah to be paid by one who is in debt?

the question

I keep my money in the bank, as my monthly salary is deposited directly by my work, and I withdraw it to pay my expenses. I do not know the amount for which one year has passed, so that I can pay zakaah on it. I decided on the first of Ramadaan as the day for paying zakaah, by working out how much is in my bank account, even if the last payment of my monthly salary was deposited a few days before Ramadaan.

I have two questions:

1 - Is what I am doing to work out my zakaah valid?

2 - I recently took a loan from my work to buy a house and I will be paying it off in monthly installments deducted from my salary during the coming year. Should I subtract the outstanding loan from the calculation for zakaah, knowing that I have savings in my bank account? For example, if I have savings of one hundred thousand riyals in the bank when Ramadaan comes, and the outstanding loan that I owe is seventy thousand riyals, what is the correct calculation?.

Detailed answer

Firstly:

It is not permissible to put money in riba-based banks unless that is essential in order to protect it, so long as that is without interest. See the answers to questions no. [23346](#), [22392](#) and [49677](#).

Secondly:

If one full year has passed since you acquired the nisaab (minimum threshold) then zakaah must be paid immediately, and it is not permissible to delay it beyond that when one is able to pay. A person does not have the choice of selecting a particular month for paying zakaah on his wealth, rather that month should be after one year has passed, unless he is paying it in advance in Ramadaan, before the year has passed, in which case there is nothing wrong with it. But after the year has passed, it is not permissible to delay it until Ramadaan.

See the answer to question no. [26716](#) and [8400](#).

Thirdly:

If you pay zakaah on all your wealth, even your monthly salary, this is safer and is the easiest way of paying zakaah on what you have saved of your salary.

See the answer to question no. [26113](#) and [50801](#).

Fourthly:

We have already explained that riba (usury) is haraam, and it is haraam with regard to building and buying houses. If that loan is riba-based, then you must hasten to repent and get rid of it, seeking that which is with Allaah and fearing His punishment.

See the answer to question no. [45951](#), [21914](#), [22905](#)

Fifthly:

With regard to the zakaah of one who is in debt, the correct scholarly view is that the debt cannot be subtracted from the wealth on which zakaah is due. In the example which you mention, you have to pay zakaah on the full one hundred thousand, and you cannot subtract from it the debt that you owe.

See the answer to question no. [65763](#), [22449](#) and [22426](#).

And Allaah knows best.