

# Preparation for Death

Sisters Circle

Extracted from:

Persiapan ke Negeri Abadi by Dr Rozaina Zainul Abidin



Today's gathering is not a coincidence

Alhamdulillah, Allah chose us

Why do we need to prepare for death?

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ ۖ ثُمَّ إِلَىٰٓنَا تُرْجَعُونَ ﴿٥٧﴾

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57. Every soul will taste death. Then to Us will you be returned.

Surah Al-Ankabut; Ayah 57

# Al-Tirmidhī

Shaddad ibn Aws reported: The Prophet, peace and blessings be upon him, said, "The wise man is one who holds himself accountable and performs good deeds to prepare for what comes after death. The foolish man is one who gives into his lowly desires and seeks their indulgence from Allah."

Source: Sunan al-Tirmidhī 2459

# Checklist - Death Prep

1. Tawbah
2. Check quality of solah
3. Forgive and ask for forgiveness
4. List down all debts and assets
5. Settle debts
6. Compile all important documents
7. Check and pay outstanding Zakat
8. Prepare gift (hibah) and will (wasiyah)
9. Check all social media accounts
10. Declutter your personal belonging

#1 Tawbah

# #1 Tawbah

- ◆ The right mindset
- ◆ The condition of repentance
- ◆ The act of Tawbah



# #1 Tawbah - The right mindset

- ◆ To err is human
- ◆ The door of repentance is always open

فَمَنْ تَابَ مِنْ بَعْدِ ظُلْمِهِ وَأَصْلَحَ فَإِنَّ اللَّهَ يَتُوبُ عَلَيْهِ  
إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ ﴿٣٩﴾

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39. But whoever repents after his wrongdoing and reforms, indeed, Allah will turn to him in forgiveness. Indeed, Allah is Forgiving and Merciful.

Surah Al-Maidah; Ayah 39

# #1 Tawbah - Conditions of repentance

- ◆ the person gives up the sin straight away,
- ◆ that he/she regrets what has happened in the past,
- ◆ that he/she resolves not to go back to the thing he/she has repented from,
- ◆ that he/she restores people's rights or property if sin involved wrongdoing towards others, and
- ◆ that he/she repents before the agony of death is upon him. Allah says (interpretation of the meaning):

"Allah accepts only the repentance of those who do evil in ignorance and foolishness and repent soon afterwards; it is they whom Allah will forgive and Allah is Ever All-Knower, All-Wise.

And of no effect is the repentance of those who continue to do evil deeds until death faces one of them and he says: 'Now I repent;' nor of those who die while they are disbelievers. For them We have prepared a painful torment" [al-Nisa 4:17-18]

# #1 Tawbah - The act of Tawbah

- ◆ Seek for forgiveness
- ◆ Solat at - tawbah

Narrated Abu Huraira:

I heard Allah's Messenger (ﷺ) saying." By Allah!  
I ask for forgiveness from Allah and turn to Him in  
repentance more than seventy times a day."

Reference

: Sahih al-Bukhari 6307

In-book reference

: Book 80, Hadith 4

#2 Check Quality of Solah

## #2 Check quality of Solah (prayer)

- ◆ Is our solah according to how Rasullullah (peace and blessings of Allah be upon him) pray?
- ◆ Do we know the meaning?
- ◆ Do we pray on time?
- ◆ Do we have khusyu'? (focus, calm, concentrate)
- ◆ How is our wudu' and clothing?

#3 Forgive and Ask for Forgiveness

# #3 Forgive and Ask for Forgiveness

- ◆ Forgive people to gain Allah's forgiveness
- ◆ Qalbin Saleem leads to Jannah
- ◆ Follow for the Sunnah and our Prophets
- ◆ Consider life a constant test

# #3 Forgive and Ask for Forgiveness

وَلَا يَأْتَلِ أُولُوا الْفَضْلِ مِنْكُمْ وَالسَّعَةِ أَنْ يُؤْتُوا أُولِي  
الْقُرْبَى وَالْمَسْكِينِ وَالْمُهَاجِرِينَ فِي سَبِيلِ اللَّهِ وَلْيَعْفُوا  
وَلْيَصْفَحُوا أَلَا تُحِبُّونَ أَنْ يَغْفِرَ اللَّهُ لَكُمْ وَاللَّهُ غَفُورٌ  
رَحِيمٌ

Sahih International

22. And let not those of virtue among you and wealth swear not to give [aid] to their relatives and the needy and the emigrants for the cause of Allah, and let them pardon and overlook. Would you not like that Allah should forgive you? And Allah is Forgiving and Merciful.

Surah An-Nur; Ayah 22

Jarir bin Abdullah narrated that the Messenger of Allah said: "Whoever does not show mercy to the people, Allah will not show mercy to him.

Jami` at-Tirmidhi 1922

<https://sunnah.com/tirmidhi:1922>

*The Prophet ﷺ said, "Do not harbor grudge against one another, nor jealousy, nor enmity; and do not show your backs to one another; and become as fellow brothers and slaves of Allah. It is not lawful for a Muslim to avoid speaking with his brother beyond three days."*

[Bukhari and Muslim, Riyadh as-Salihin

1567]

<https://connect.muslimpro.com/2022/02/forgiveness-in-islam-even-when-you-cant-forget/>



#4 List down all Debts and Assets

# What to look into?

- ◆ Any fastings that are still outstanding and need to pay fidyah?
- ◆ List down debts with financial institutions and personal
- ◆ Check the settlement arrangement for all the debts - ie who and how the loan will be settled if passed away, is there any takaful?
- ◆ Look into debts that are still under conventional loan

# Example of Debts

- ◆ Mortgage / Housing Loan
- ◆ Car loan
- ◆ Personal loan - with financier
- ◆ Study loan - HECS
- ◆ Credit Card
- ◆ Others Credit facilities - PayPal, Afterpay, Zip
- ◆ Utility bills - electric, gas
- ◆ Centrelink
- ◆ Telco bills
- ◆ Toll - Linkt
- ◆ Personal loan - among friends and family
- ◆ Others - school fees etc

#5 Settle Debts

# Seriousness of Debts

- ◆ The Prophet (peace and blessings of Allaah be upon him) refrained from offering the funeral prayer for one who had died owing two dinars, until Abu Qataadah (may Allaah be pleased with him) promised to pay it off for him. When he saw him the following day and said, I have paid it off, the Prophet (peace and blessings of Allaah be upon him) said: "Now his skin has become cool for him." Musnad Ahmad (3/629); classed as hasan by al-Nawawī in al-Khalaasah (2/931) and by Ibn Muflih in al-Adaab al-Shar'iiyah (1/104).

# Seriousness of Debts

- ◆ “The soul of the believer is suspended because of his debt until it is paid off.” Narrated by al-Tirmidhi (1078)
- ◆ Ibn Umar (ra) said, Fear Allaah and do not die in debt, lest it be taken from your good deeds when there will be no dinars and no dirhams. Musannaf Abdur-Razzaq

# Take Action

- ◆ It was narrated from Abu Hurairah that the Messenger of Allah (ﷺ) said: "The best of you - or among the best of you - are those who pay off their debts in the best manner." Sunan Ibn Majah 2423
- ◆ "The one who takes people's wealth intending to pay it back, Allaah will pay it back for him, and the one who takes it intending to destroy it, Allaah will destroy him." Narrated by al-Bukhaari (2387).

# Take Action

- ◆ Make the intention to pay all debts asap
- ◆ List down all debts and prioritise
- ◆ Make plan to pay the debts - ie how and who to pay if passed away, takaful arrangement, auto payment, wassiyah
- ◆ Make du'a to Allah to ease debt payment



# Take Action

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ، وَالْعَجْزِ وَالْكَسَلِ، وَالْبُخْلِ وَالْجُبْنِ، وَضَلَعِ الدَّيْنِ وَغَلْبَةِ الرَّجَالِ

O Allah! I seek refuge with You from worry and grief, from incapacity and laziness, from cowardice and miserliness, from being heavily in debt and from being overpowered by (other) men.

اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ

O Allah, suffice me with what You have allowed instead of what You have forbidden, and make me independent of all others besides You.

Reference: Hisn al-Muslim 136, 137

#6 Gather and Organise all Important  
Documents

# Example of Documents

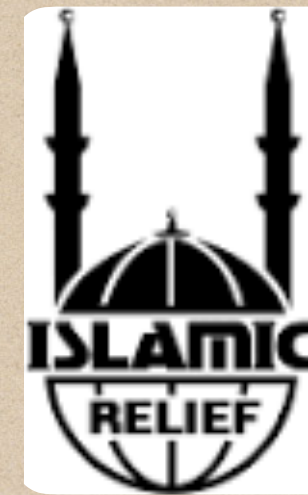
- ◆ Personal ID whole family - passports, birth certificate
- ◆ Marriage Certificate
- ◆ Health Records
- ◆ Loan documents - mortgage, car loan, personal loan, HECS, other credit facilities
- ◆ Copy of all bills - electric, gas, telco, subscriptions
- ◆ Insurance / Takaful policies
- ◆ Details on Superannuation
- ◆ Rental Agreement

#7 Check and Pay Zakah

# Where to pay Zakah?



**National Zakat**  
Foundation™  
A U S T R A L I A



**Islamic Relief**  
Australia



**Human Appeal**



**muslimaid**  
AUSTRALIA  
your partner in humanitarian aid since 1989

#8 Prepare Hibah (Gifts) and  
Wasiyyah (will)

# Hibah (Gifts) - Fair and Just

- ◆ That it is absolutely haraam to differentiate between them. This is the well known view among the Hanbalis (see *Kashshaaf al-Qinaa'*, 4/310; *al-Insaaf*, 7/138). This is also the view of the Zaahiriyyah (i.e., it is the same whether the differentiation is done for a reason or for no reason).
- ◆ 2 - That it is haraam to differentiate between them unless that is for a legitimate shar'i reason. This was narrated from Ahmad (*al-Insaaf*, 7/139) and was the view favoured by Ibn Qudaamah (*al-Mughni*, 5/664) and Ibn Taymiyah (*Majmoo' al-Fataawa*, 31/295).

# Hibah (Gifts)

- ◆ The evidence quoted by both groups that say that it is haraam to differentiate between one's children is the report narrated by al-Bukhaari (2586) and Muslim (1623) from al-Nu'maan ibn Basheer, who said that his father brought him to the Messenger of Allaah (peace and blessings of Allaah be upon him) and said: "I have given this son of mine a slave who used to belong to me." The Messenger of Allaah (peace and blessings of Allaah be upon him) said, "have you given a similar gift to all of your children?" He said, "No." The Messenger of Allaah (peace and blessings of Allaah be upon him) said, "Then take (your gift) back."



# Hibah (Gifts)

- ◆ According to another version (al-Bukhaari, 2587; Muslim, 1623), al-Nu'maan ibn Basheer said: "My father gave me a gift of some of his wealth, but my mother, 'Amrah bint Rawaahah, said, 'I will not approve of it until you ask the Messenger of Allaah (peace and blessings of Allaah be upon him) to bear witness to it.' So my father went to the Prophet (peace and blessings of Allaah be upon him) to ask him to bear witness to the gift. The Messenger of Allaah (peace and blessings of Allaah be upon him) said to him, 'Have you done the same for all of your children?' He said, 'No.' He said, 'Fear Allaah and treat your children justly.' So my father came back and took back that gift."
- ◆ According to a version narrated by Muslim, the Messenger of Allaah (peace and blessings of Allaah be upon him) said: "O Basheer, do you have any other children?" He said, "Yes." He said, "Have you given all of them a similar gift?" He said, "No." He said, "Then do not ask me to bear witness to this, for I do not bear witness to injustice."

# Hibah (Gifts)

- ◆ The evidence in this hadeeth is clear:

- 1 – The Prophet commanded justice, and a command implies that it is obligatory.

- 2 – He explained that showing preference to one child or singling him out to the exclusion of the others is falsehood and injustice, in addition to his refusal to bear witness to it and his commanding him to take back his gift. All of that indicates that differentiating between one's children is haraam.

# Wasiyyah (Will)

- ◆ And it (writing a will) may be obligatory with regard to the dues of others where there is no proof, lest they be lost or neglected, because the Prophet (peace and blessings of Allaah be upon him) said: "It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him." (Narrated by al-Bukhaari, al-Wasaayaa 2533)

# Wasiyyah (will)

- ◆ “There is a share for men and a share for women from what is left by parents and those nearest related, whether, the property be small or large — a legal share” [al-Nisa’ 4:7]
- ◆ “Allaah has given each person who is entitled his rightful share, so there is no bequest to an heir.” Narrated by al-Tirmidhi, 2046;
- ◆ The Prophet (peace and blessings of Allaah be upon him) said: “Allaah was being generous to you when He allowed you to give one-third of your wealth (in charity) when you die, to increase your good deeds.” (Narrated by Ibn Maajah, al-Wasaayaa, 2700; classed as hasan by al-Albaani in Saheeh Sunan Ibn Maajah, no. 2190)

#9 Check all Social Media Accounts

# What to look into?

- ◆ Photos - make sure all are covering awrah and appropriate
- ◆ Posts - no slandering, negative posts etc
- ◆ At least someone else know your password or at least know how to close the account if passed away

#10 Declutter Personal Belongings

# Example

- ◆ Clothes
- ◆ Handbags
- ◆ Shoes
- ◆ Hijabs
- ◆ Household items
- ◆ Kitchen gadgets / appliances
- ◆ Books
- ◆ Jewellery / accessories / watches