

Debt Free Living

(avoid debt)

FINAL REVELATION
SCAN & READ QURAN



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Debt Free Living: Never borrow, Live within your means

1. Debt is a **curse to downgrade your lifestyle**, under threat all the time to pay regardless whether you have income/money, pay with high interest rate.
2. Experts say best credit rating is for **Ayatullah/Iran**, has no debt, do all **business with cash**. **USA has over \$30 Trillion debt now and growing continuously!**
3. **Cash is the king all the time, better bargain also!**
4. A house bought with 100K loan on 30-year mortgage, will need to pay \$300K with over \$200K on multiple interest alone.
5. It is said money runs through the mind/brain of **Gujrati people**/mostly Indian. They will live in 1-bedroom **apartment with big family**, run multi-million-dollar business, **everyone in family employed, they only work for themselves**, hardly face any financial difficulty, always **expand business globally continuously!**
6. Many (Muslim) leaders don't handle money properly, they keep borrowing from IMF, WB, ADB; buy expensive arms which they **will not use, always on debt!**
7. Many (Muslim) countries have lot of natural resources (oil, gas, gold, diamond) but people live in **poor condition**, do not have a **good school or public library!**

Smart Solutions:

1. Live simple life in small place, cut expenses with cheaper items such as furniture, jewelry, car, food, **find cheap bargain for everything.**
2. Musa عليه السلام lived in a place **shorter** than his height (?), **slept diagonally!**
3. Prophet Muhammad صلى الله عليه وسلم's house was very small, part family living, part masjid, **buried in the masjid where died!** See his grave in Madina now!
4. Omar عليه السلام went to receive Jerusalem key in patch dress; pulling camel.
5. These days you may not have to go that extreme but don't burden with extra expenses (**it is your decision; how simple you want to live!**).
6. Western lifestyle focus on waste/extravagant/**borrow beyond capacity!**
7. Islam teaches **simple living, save, donate, Sadaqa etc., build Akherat.**
8. **Penny saved penny earned!** You need less money for less expense.
9. ***Save time/money to invest for Akherat for better life forever!***