160574 - How should he pay zakah on his savings from his monthly salary?

the question

I have been working for a company for approximately two years, and I save a large part of my salary every month. In the tenth month, I had accumulated the equivalent of the nisaab (minimum threshold at which zakah becomes due) and the amount keeps increasing and decreasing, but it has not fallen below the minimum threshold. Now it is the twenty-first month and the amount is almost double and the nisaab (minimum threshold) has changed. I am confused and no longer know what I should do. What is the nisaab (minimum threshold) I should take into account, the old one or the new one? What is the amount (of savings) I should take into account? Is it the latest one or the one for which a (hijri) year has passed? Please clarify.

Detailed answer

Praise be to Allah.

The easiest and safest way to work out the zakah on what a Muslim has saved from his monthly salary is as follows:

Determine the month in which what you had saved from your salary reached the minimum threshold (nisaab) at which zakah becomes due. Then when one hijri year has passed since this threshold was reached, pay zakah on all the money you have, even what you have saved from your last month’s salary which has only been in your savings for a few days.

Thus zakah will have been paid for the amount for which a year has passed.

As for the savings from the months that came after that, you will have paid their zakah in advance, and paying zakah in advance is permissible; there is nothing wrong with it.

Shaykh Ibn ‘Uthaymeen (may Allah have mercy on him) said: With regard to zakah on monthly

salaries, the best, easiest and safest way of paying it is to choose a particular month to count your wealth and pay zakah on all of it.

For example: a man has the habit, every time the month of Ramadan begins, of counting what he has and paying zakah on it, and he even pays zakah on the salary for the month of Sha‘baan which comes before Ramadan. This is good and in fact gives peace of mind; we have not found anything easier than this.

If someone were to say that only a few days have passed since acquiring the wealth in Sha‘baan, we would say: it is zakah that is paid in advance, and it is permissible for a person to pay zakah one or two years in advance.

In that case we say that the best thing is for a person to choose a particular month in which he counts all his wealth and pays zakah on that for which one year has passed and that for which one year has not yet passed."(Majmoo‘ Fatawa wa Rasaa’il al-‘Uthaymeen, 18/175)

We have previously published a number of fatwas which explain how to pay zakah on salaries. See questions no. 26113, 50801, 93414

And Allah knows best.