147640 - The state gave him a student loan; can he buy food and other things he needs with it?

the question

I looked on your site for an answer to my question, and I did not find anything that was sufficiently similar to it. I took out a loan from the government to cover study expenses a few years ago, with the intention of working and paying back the loan, but I am still a student, so they will not charge me any interest on the loan so long as I am still studying. But I am looking for work that I will be able to do whilst still studying. But if I cannot find such work, I have another option, which is extending my study until I am able to pay off the loan. The government has also added another amount to the loan for living expenses. Is it permissible for me to use this money for things that I somewhat need (and they are not luxuries)? For example, when I am near a store and I feel hungry only (but there is no desperate need), is it permissible for me to buy (halal) food with this money?

Detailed answer

Praise be to Allah.

There is nothing wrong with buying what you mention of food with this money, without neglecting any of your study for which this loan was given. But if you spend on that from the other money that is for living expenses, that is more appropriate.

You should strive to finish your studies and not make it lengthy for the purpose of delaying payment of the loan, or until you are able to pay it off, because delaying it is wasting time and means that you will remain for too long overseas and take money inappropriately.

If we assume that the state will ask for interest after you have completed your studies, you do not have to pay anything except the capital, then you should strive to avoid paying interest.

And Allah knows best.